

**From:** Joe Jacobs  
**Sent:** Tuesday, March 14, 2017 4:21 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB7  
**Importance:** High

Hello,

Please **delay** the DOL fiduciary Rule for these reasons:

- Clients could face higher costs to access retirement advice.
- Less retirement products would be available to American's
- No Financial institution status has been given to Field Marketing Offices (FMO) limiting distribution and availability.



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