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Sent: Thursday, March 16, 2017 10:47 AM
To: EBSA.FiduciaryRuleExamination
Cc: Ann Novosel
Subject: RIN 1210-AB79

I am a Personal Financial Planner, for 34 years, and a CFP for the past 24 years. As a CFP, I am already a fiduciary for my clients.

I am very concerned about the current DOL fiduciary rule, as it is written. My business will be greatly burdened with newly required, ineffective paperwork, to maintain financial planning services for my clients. I am already looking at which clients I will not be able to accept, because they will start out as small clients. I built my business with small clients, many now are retiring comfortably. These are the same types of clients I would not be able to afford to take on, under the new regulations.

Financial planners should be fiduciaries. The currently proposed regulations need to be revised.

Sincerely,
Ann Novosel

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