

**From:** Jim [mailto:hubert\_jim@hotmail.com]  
**Sent:** Thursday, March 16, 2017 10:16 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79 - Please Delay or Rescind this rule entirely

This regulation flat out states that people are not capable of making decisions about their own retirement; implying that an unknown and distant bureaucrat knows better. We are fully capable of making these decisions or finding capable expert advice on our own and do not need or want government interference.

In addition to being plain insulting, this rule will no doubt add layers of compliance and other unanticipated expenses that will reduce the savings the person eventually receives. And many companies currently providing these services may cease to do so for smaller accounts, causing many Americans of more limited savings to be unable to find anyone willing to service their advice and investment needs.

Social Security is in enough trouble without crippling the savings accounts and retirement dreams of millions more who are responsibly setting something aside for their own futures, a future that may not have Social Security to fall back on.

Please - delay and repeal this onerous burden on those of us who are trying so hard to provide for our own retirement. Thank you.

Sincerely,  
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