

**From:** Thomas Zitzmann [mailto:t.zitzmann@kmsfinancial.com]  
**Sent:** Friday, March 17, 2017 5:29 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

To Whom it May Concern:

The DOL Fiduciary Rule will harm a significant portion of the population it was intended to help. The "Rule" will increase the cost of the ordinary investor to gain access to retirement services. The ordinary investor, now more than ever, needs access to the community of financial advisors. The Rule as it stands will significantly limit access.

At a minimum, the proposed 60-day delay is necessary to provide time for additional review of this poorly crafted regulation.

Finally, the regulation should be suspended, never to see the light of day again.

Sincerely,

**Tom Zitzmann, CPA/PFS**  
**1400 West Benson Blvd., # 100**  
**Anchorage, Alaska 99503**  
**907-279-9430 Ext # 5 (Direct)**  
**575-574-7112 (Cell)**  
**888-434-7952 (Fax)**  
**907-235-0700 (Homer Direct Office #)**

E Mail: [t.zitzmann@kmsfinancial.com](mailto:t.zitzmann@kmsfinancial.com)

Web Site: [www.tomzitzmann.com](http://www.tomzitzmann.com)

**Securities & investment advisory services offered through KMS Financial Services, Inc.**

Member FINRA / SIPC

E-mail is subject to transmission failures or delays. PLEASE DO NOT SEND TIME-SENSITIVE MESSAGES, such as an order to buy or sell a security, transfer money, etc. Such orders are best communicated in a two-way telephone conversation, or in writing if a signature is required.

CIRCULAR 230 NOTICE - In accordance with the requirements of the U.S. Treasury Department, this communication, including any attachments, is not intended or written to be used, and it cannot be used by any taxpayer, including the person to whom it is addressed, for the purposes of avoiding federal tax

penalties that may be imposed on the taxpayer. This statement is intended to comply with Section 10.35(b)(4)(ii) of Circular 230, 31 C.F.R. Part 10.

Confidentiality Note: The information in the e-mail message is being transmitted to and is intended for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copy of this message is strictly prohibited. If you have received this message in error, please notify the sender by reply and delete the message.