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From: Judy Stone

Sent: Monday, March 13, 2017 2:41 PM

To: EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79 Conflict of Interest Rule

To the Department of Labor:

I support the implementation of the Department of Labor conflict of interest rule and oppose any delay of the rule.

At 65 and looking towards retirement there are enough economic risks standing as potential threats to my retirement income and quality of life. Our government should not be adding to those risks by delaying this rule's implementation.

I am still working at two jobs and saving towards retirement. I need to rely on the services of a financial professional to help make the most of my savings. Delaying implementation of this rule and the protections it would create for consumers, increases the potential for advisors to cross the line in putting their own interests ahead of their clients' interests as financial advice is given. This rule would make that less likely by making explicit the ethical and legal obligation to put clients first.

I urge the Department of Labor to end delays to this rule and begin implementation as of April 10th, 2017.

Sincerely,

Judy Stone
Ann Arbor, MI