

From: Steve Voshall
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In regards to the upcoming Fiduciary rule change I strongly support permanently delaying or repealing this rule for the following reasons:

- Increases the cost to investors to gain access to retirement services,
- Causes an increase in litigation,
- Limits competition in the financial services industry by promoting consolidation,
- Favors passive investment strategies for all investors rather than allowing investors to make their own investment decisions,
- Results in other dislocations and disruptions within the retirement services industry that will adversely affect investors, and
- Adversely affects the ability of Americans to gain access to retirement products and services.

Furthermore,

- Due to the complexity of the Fiduciary Rule, more time is needed to conduct a thorough legal and economic analysis as ordered by the Presidential Memorandum, 60 days is simply not enough time.
- And I disagree with the conclusions the DOL reached in their final delay rule and are concerned that they fail to understand the Presidential Memorandum.

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