

**From:** plansmith@gmail.com **On Behalf Of** Randy Smith  
**Sent:** Monday, April 17, 2017 2:53 PM  
**To:** FiduciaryRuleExamination - EBSA  
**Subject:** Re: Comment RE: RIN 1210-AB79

Dear Pres. Trump, committee members:

I have been in the insurance business over 30 years and the DOL rule as I see it appears to be another power grab on the part of government and big business.

I know it is being "sold" as helpful or necessary for protection of consumers BUT what will REALLY happen if implemented, is that consumers will be "shut out" of really safe and inexpensive investment options for their portfolios.

In addition, 10's of thousands of small business owners known as insurance agents will be put out of business.

If you want to "do what is right" for the people (both consumers and insurance professionals) you will scrap this proposed rule and leave us alone!

If necessary, I would love to testify on behalf of consumers and insurance professionals and offer a perspective that corporate lobby will never show you.

Sincerely,

Randy T Smith

On Mon, Apr 17, 2017 at 1:37 PM, FiduciaryRuleExamination - EBSA  
<[EBSA.FiduciaryRuleExamination@dol.gov](mailto:EBSA.FiduciaryRuleExamination@dol.gov)> wrote:

You have commented in response to an invitation for public comment on a Department of Labor (DOL) regulatory initiative. As advised in that invitation, all comments will be made available to the public and may be posted online to the Employee Benefits Security Administration (EBSA) website. If your emailed comment includes a confidentiality notice, the terms of the notice will not be accepted. A comment sent to a government agency on a rulemaking is a public record.

If you have a specific request for the removal of personally identifiable information (such as name, address, or other contact information), trade secrets, or confidential information, you may make a separate request for its removal by contacting DOL at [EBSA-Webmaster@dol.gov](mailto:EBSA-Webmaster@dol.gov).