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**To:** EBSA, E-ORI - EBSA  
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The DOL rule needs to be repealed for many reasons, including the following:

1. Increased regulations will make investment advice prohibitively expensive, especially to working class Americans, who so desperately need moderately priced services.
2. It favors passive investment strategies, which do not fit every investor's needs. Financial advice should be personal and specific to each investor, not one-size-fits-all.
3. It will limit competition in the financial services industry, by promoting consolidation, as smaller firms will not be able to absorb the higher regulatory costs.
4. It will increase litigation.

More time is needed to conduct a thorough legal and economic analysis of the impact of this rule, as ordered by the Presidential Memorandum. Delaying the rule is one step closer to repealing it, so at the least, please consider this.

Sherry Malone

Registered Representative

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