

March 14, 2017
The Office of Regulations and Interpretations
Employee Benefits Security Administration
Attn: Proposed Definition of Fiduciary Regulation
Room N-5655
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: RIN – 1210-AB79 - Proposed Delay in the Applicability Dates of the Definition of Fiduciary Regulation, and the Exemptions issued with that Regulation

Ladies and Gentlemen:

I appreciate the opportunity to submit this letter in support of a delay of the Department of Labor's ("DOL") the April 10th applicability date of its fiduciary rule under the Employee Retirement Income Security Act ("ERISA"). I believe it is imperative for the applicability date of the rule to be delayed until fundamental questions raised in the President's Memorandum about the rules' impact on investors are addressed and the new Secretary of Labor determines whether repeal or revisions are required or appropriate.

I am a financial advisor with Edward Jones in (Insert city and state) serving the financial needs of 435 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts. I am concerned by the confusion caused to investors who have read the many news reports since January that suggest the rules have already been delayed by the President's Memorandum. In spite of my considerable efforts to educate my clients, I believe that absent a formal delay in the applicability date, there will be significant confusion and uncertainty as investors seek to understand the products, services and guidance available under the current rules, what would be different after April 10th without an actual delay, and what would be different still after the DOL completes its work and potentially changes the rules in response to the President's directive. Also, please remember that April 15th is the deadline for individuals to file their income taxes. Many individual investors make important retirement savings and investment decisions when they file their taxes. It is extremely disruptive for investors to make those decisions over the next few weeks based on new rules that they don't yet fully understand, that might change again within the next several months.

I agree with the DOL that if these rules go into effect in April, and are later repealed or revised by the Trump administration, that the many regulatory changes "could unnecessarily disrupt the marketplace, producing frictional costs that are not offset by commensurate benefits." I commend the DOL for revisiting this rule given the significant impact it will have on millions of retirement savers. While I have always agreed with the intent of the fiduciary rules, I believe the final design resulted in undue complexity and difficult implementation which necessitates the proposed delay.

I urge the DOL to grant the 60-day delay and give strong consideration to a longer-term delay to the rules in order to fully assess the impact of the rules on retirement savers, provide clarity and certainty for investors and the opportunity for policy-makers to adopt

a uniform best interest standard that promotes investor protection and ensures individual investors have access to affordable education, assistance and guidance from financial advisors.

Sincerely,

Jerry Newman

Financial Advisor

Jerry Newman, AAMS®

Financial Advisor

Edward Jones

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Granite Bay, CA 95746

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March 17, 2017

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I am a financial advisor with Edward Jones in Eagan, MN serving the financial needs of 253 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Stacey Bartelson
Financial Advisor

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I am a financial advisor with Edward Jones in Cleveland, TN serving the financial needs of 857 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Curt Duncan
Financial Advisor

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I am a financial advisor with Edward Jones in St. Louis, MO serving the financial needs of 209 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Geoff Rigabar
Financial Advisor

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March XX, 2017

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I am a financial advisor with Edward Jones in (Insert city and state) serving the financial needs of XXX households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

XXXX XXXX
Financial Advisor

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I am a financial advisor with Edward Jones in Newark, Delaware serving the financial needs of 456 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,



T. Michael Laur, II
Financial Advisor

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March 15, 2017

The Office of Regulations and Interpretations
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I am a financial advisor with Edward Jones in Litchfield Park, Arizona serving the financial needs of 202 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Mary Cavanaugh-Marsh
Financial Advisor

March 14, 2017
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Employee Benefits Security Administration
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I am a financial advisor with Edward Jones in Battle Creek, MI serving the financial needs of 394 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,
Dave Hoppe
Financial Advisor

<hr size=2 width="100%" align=center>

Dave Hoppe, AAMS®
Financial Advisor
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Battle Creek, MI 49015
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I am a financial advisor with Edward Jones in Exeter, NH, serving the financial needs of 433 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Karin Behrens-Bouvier
Financial Advisor

March 14, 2017
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I am a financial advisor with Edward Jones in Cullman, Alabama serving the financial needs of 600 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts. I am concerned by the confusion caused to investors who have read the many news reports since January that suggest the rules have already been delayed by the President's Memorandum. In spite of my considerable efforts to educate my clients, I believe that absent a formal delay in the applicability date, there will be significant confusion and uncertainty as investors seek to understand the products, services and guidance available under the current rules, what would be different after April 10th without an actual delay, and what would be different still after the DOL completes its work and potentially changes the rules in response to the President's directive. Also, please remember that April 15th is the deadline for individuals to file their income taxes. Many individual investors make important retirement savings and investment decisions when they file their taxes. It is extremely disruptive for investors to make those decisions over the next few weeks based on new rules that they don't yet fully understand, that might change again within the next several months.

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Sincerely,

Gregory C. Picogna

Financial Advisor

Greg Picogna, AAMS

Financial Advisor

Edward Jones Investments

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Greg Picogna

Financial Advisor

Edward Jones

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March, 13,2017

The Office of Regulations and Interpretations
Employee Benefits Security Administration
Attn: Proposed Definition of Fiduciary Regulation
Room N-5655

U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington DC 20210

Re: RIN- 1210-AB79 Proposed Delay in the Applicability Dates of the Definition of Fiduciary Regulation, and the Exemptions issued with that Regulation

Ladies and Gentlemen:

I appreciate the opportunity to submit this letter in support of a delay of the Department of Labor's ("DOL") the April 10th applicability date of its fiduciary rule under the Employee Retirement Income Security Act ("ERISA"). I believe it is imperative for the applicability date of the rule to be delayed until fundamental questions raised in the President's Memorandum about the rules' impact on investors are addressed and the new Secretary of Labor determines whether repeal or revisions are required or appropriate.

I am a financial advisor with Edward Jones in Erie, PA serving the financial needs of 616 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Craig A Schwegman
Financial Advisor

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I am a financial advisor with Edward Jones in Sussex, WI serving the financial needs of 406 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,
Alison Gilman Aquino
Financial Advisor

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Sincerely,
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Financial Advisor
Bryce Coffing, CFP®, AAMS®
Financial Advisor
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Sincerely,

Ron Ellis
Financial Advisor

March 14, 2017
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Sincerely,

Kevin Boehnlein

Financial Advisor

Kevin M. Boehnlein, AAMS

Financial Advisor

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Senior Branch Office Administrator

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latonya.tudor@edwardjones.com

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Sincerely,
Al Biss, CFP®
Financial Advisor

Terri Silberer
Senior Branch Office Administrator
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March 13th, 2017

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I am a financial advisor with Edward Jones in Boise, Idaho serving the financial needs of 373 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

John D. Shaw, CFP®
Financial Advisor

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I am a financial advisor with Edward Jones in Dallas, Texas serving the financial needs of 314 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,

Mario A. Lopez
Financial Advisor

Mario A. Lopez

Financial Advisor, CFP®

Edward Jones Investments

Mario Lopez, CFP®, AAMS®

Financial Advisor

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Sincerely,
Greg Seibel
Financial Advisor

Greg Seibel, AAMS®
Financial Advisor
Edward Jones
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Employee Benefits Security Administration
Attn: Proposed Definition of Fiduciary Regulation
Room N-5655
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: RIN – 1210-AB79 - Proposed Delay in the Applicability Dates of the Definition of Fiduciary Regulation, and the Exemptions issued with that Regulation

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I am a financial advisor with Edward Jones in (Insert city and state) serving the financial needs of XXX households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts. I am concerned by the confusion caused to investors who have read the many news reports since January that suggest the rules have already been delayed by the President's Memorandum. In spite of my considerable efforts to educate my clients, I believe that absent a formal delay in the applicability date, there will be significant confusion and uncertainty as investors seek to understand the products, services and guidance available under the current rules, what would be different after April 10th without an actual delay, and what would be different still after the DOL completes its work and potentially changes the rules in response to the President's directive. Also, please remember that April 15th is the deadline for individuals to file their income taxes. Many individual investors make important retirement savings and investment decisions when they file their taxes. It is extremely disruptive for investors to make those decisions over the next few weeks based on new rules that they don't yet fully understand, that might change again within the next several months.

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Sincerely,
John C Griesmeyer
Financial Advisor

John C Griesmeyer | Financial Advisor | **Edward Jones U.S.A.**

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✉ john.griesmeyer@edwardjones.com

For administrative needs, feel free to contact:

Melody Peterson SR BOA ✉ melody.peterson@edwardjones.com

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Sincerely,


Tom Engelhardt
Financial Advisor

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I am a financial advisor with Edward Jones in Owensboro, KY serving the financial needs of 567 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts.

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Sincerely,



Rusty Burton
Financial Advisor

March 13, 2017
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Sincerely,
Todd Price
Financial Advisor

We help families organize, build, protect and transfer wealth.

" The clearer the vision, the fewer the choices, the easier the decision." Andy Stanley

Todd Price, AAMS | Financial Advisor

Edward Jones Investments

407 N. McDuffie Street, Anderson, SC 29621

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Administrative Questions?

heather.glew@edwardjones.com tanya.morris@edwardjones.com

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Michael Bruch
Financial Advisor
Edward Jones
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From:

Sent: Monday, March 13, 2017 2:40 PM

To:

Subject:

March 13, 2017

The Office of Regulations and Interpretations
Employee Benefits Security Administration
Attn: Proposed Definition of Fiduciary Regulation
Room N-5655
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

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Sincerely,

Michael D. Bruch

Financial Advisor

Pam Smith srboa

p.smith@edwardjones.com

Branch 05892

The highest compliment a client can offer me is a referral to someone they care about. I would welcome the opportunity to introduce myself to a friend, family member or co-worker who would be interested in our advice and services. Thank you for your continued business and your kind referrals !

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Sincerely,

Bret W. Hrbek

Bret W. Hrbek, CFP®
Financial Advisor

Bret W. Hrbek, CFP®, AAMS® | Financial Advisor | Edward Jones

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Sincerely,

James P Jarvis

Financial Advisor

http://www.edwardjones.com/en_US/fa/index.html&CIRN=452194

Jim Jarvis, AAMS®

Financial Advisor

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Sincerely,
Ty Coffee
Financial Advisor

Ty Coffee
Financial Advisor
Edward Jones
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Vernon, TX 76384
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I am a financial advisor with Edward Jones in Gainesville, Georgia serving the financial needs of 382 households. The clients I serve range from young families starting to prepare for retirement to retirees who have successfully saved for a secure retirement. I have spent countless hours diligently educating and preparing my clients for the implementation of these cumbersome rules and the resulting impact on their accounts. I am concerned by the confusion caused to investors who have read the many news reports since January that suggest the rules have already been delayed by the President's Memorandum. In spite of my considerable efforts to educate my clients, I believe that absent a formal delay in the applicability date, there will be significant confusion and uncertainty as investors seek to understand the products, services and guidance available under the current rules, what would be different after April 10th without an actual delay, and what would be different still after the DOL completes its work and potentially changes the rules in response to the President's directive. Also, please remember that April 15th is the deadline for individuals to file their income taxes. Many individual investors make important retirement savings and investment decisions when they file their taxes. It is extremely disruptive for investors to make those decisions over the next few weeks based on new rules that they don't yet fully understand, that might change again within the next several months.

I agree with the DOL that if these rules go into effect in April, and are later repealed or revised by the Trump administration, that the many regulatory changes "could unnecessarily disrupt the marketplace, producing frictional costs that are not offset by commensurate benefits." I commend the DOL for revisiting this rule given the significant impact it will have on millions of retirement savers. While I have always agreed with the intent of the fiduciary rules, I believe the final design resulted in undue complexity and difficult implementation which necessitates the proposed delay.

I urge the DOL to grant the 60-day delay and give strong consideration to a longer-term delay to the rules in order to fully assess the impact of the rules on retirement savers, provide clarity and certainty for investors and the opportunity for policy-makers to adopt

a uniform best interest standard that promotes investor protection and ensures individual investors have access to affordable education, assistance and guidance from financial advisors.

Sincerely,

Beth Baldwin

Financial Advisor

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March 13, 2017
The Office of Regulations and Interpretations
Employee Benefits Security Administration
Attn: Proposed Definition of Fiduciary Regulation
Room N-5655
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: RIN – 1210-AB79 - Proposed Delay in the Applicability Dates of the Definition of Fiduciary Regulation, and the Exemptions issued with that Regulation

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Sincerely,

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