

From: [John A. Sobrinski, Jr.](#)
To: [FiduciaryRuleExamination - EBSA](#)
Subject: RIN 1210-AB82
Date: Thursday, July 13, 2017 3:31:31 PM

Office of Exemption Determinations
Employee Benefits Security Administration
ATTN: D-11933
U.S. Department of Labor
200 Constitution Avenue NW, Suite 400
Washington, DC 20210

Please delay and/or cancel the DOL Fiduciary Rule implementation.

Investors are well protected by existing regulatory structures,
Investors are further protected by the application of the Impartial Conduct Standards,
Investors access to retirement planning services can be preserved by cutting the costs
associated with the Fiduciary Rule,
New product innovations are necessary and need more time,
Failure to delay will result in client confusion,
An additional extension of the comment period for the RFI is needed to ensure meaningful
input from stakeholders.

Thank you for your consideration.

Respectfully,

John A. Sobrinski Jr. , RICP

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