

From: [Kristen Zapalac](#)
To: [FiduciaryRuleExamination - EBSA](#)
Subject: Don't Delay the Fiduciary Rule. Don't Water Down Its Protections (RIN 1210-AB82)
Date: Tuesday, July 18, 2017 5:17:48 AM

Kristen Zapalac
543 76th St.
Brooklyn, NY 11209

July 18, 2017

Dear Employee Benefits Security Administration,

Please do not delay the enforcement provisions of the Best Interest Contract Exemption and related changes to other exemptions in the Fiduciary Rule, which are set to go into effect on January 1, 2018.

In April, the Labor Department rejected requests to delay these provisions. Nothing has changed since then. These provisions are key to making the Fiduciary Rule actually work for consumers of investment advice. This rulemaking has gone on for more than six years, and consumers are still losing money and waiting for the benefits of the rule. I urge you not to delay these key provisions any further.

Furthermore, I believe it's vital that the Labor Department maintain key protections in the rule that allow it to be fully enforced. If fully enforced, the Fiduciary Rule would save retirement savers \$17 billion each year in charges and fees. We urge you not to water down the rule's enforcement provisions and not to create massive loopholes in this common-sense protection for current and future retirees.

Sincerely,
Kristen Zapalac