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Sent: Saturday, July 01, 2017 12:03 PM
To: Executive Secretariat
Subject: Fiduciary Rule

I understand you are taking comments for another 30 days.

I have been investing in an IRA for over 30 years and most has been self-directed through Merrill Lynch. My broker has been an asset and helped me manage these investments with a minimum of activity. We also have C/D ladders in the account.

With the new rules, I've been forced to divide these assets into several accounts and the future fees will be much higher than my activity would have charged. I am not in favor of what I'm being forced into and wish you would roll all these requirements back. Unfortunately this government interference with free choice is probably irreversible now that the brokerage firms have been given a green light to profit more from the same assets under management.

Have a great July 4th - Independence Day.

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