

**From:** Tommy Ruff [mailto:truff@cox.net]  
**Sent:** Thursday, September 21, 2017 9:35 AM  
**To:** FiduciaryRuleExamination - EBSA  
**Subject:**

To whom it may concern

The DOL proposal will absolutely remove thousands of honest and hard working financial advisors and insurance agents and agencies out of work and the small investor will be totally ignored by the large brokerage firms and insurance companies because they will not want the liabilities.

Please reconsider how this rule will affect the financial services industry as a whole. It is not a win-win scenario.

Thank you for your consideration,  
Tommy Ruff  
Harrison, AR

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