

From: Dwight Carter <dwightheel1@icloud.com>
Sent: Wednesday, September 20, 2017 2:01 PM
To: Executive Secretariat
Subject: Dol fiduciary rule

Dear secretary Acosta , as an independent insurance agent selling fixed and fixed indexed annuities to primarily seniors , I am faced with severe erosion of my business ,if not completely being put out of business .

We handle the retirement assets of thousands of seniors who have small retirement accounts .these are people who will get little or no advice under this rule .

In nov , 2016 I voted for change . The president promised to role back expensive , unnecessary regulation that would harm business and the consumer . While I realize this rule has already been adopted, you have done nothing to slow it , change it , or otherwise make it workable . As of this date , o m b has given you clearance for an 18 month delay and even that is not done.

You apparently have not worked with d o j , who is continuing to fervently defend the rule in court .

Secretary Acosta , I need your help . I need the delay and I need consideration for putting fixed and fixed index annuities under the 84-24 provision of the rule . Respectfully , dwight carter

Sent from my iPhone