From: Kermit Iverson [mailto:KIverson@NorthstarBank.com]

Sent: Tuesday, June 02, 2015 11:13 AM

To: EBSA, E-ORI - EBSA Subject: RIN 1210 - AB32

Re: DOL Fiduciary Rule

I urge you to extend the analysis period to 120 days or longer to fully comprehend any changes legislation is looking at for the financial industry. Changes can be good, oversight is welcome but lets not be destructive in our oversight, I fear there will be more harm than good if 12b-1 fees are done away with, more disclosure? Yes but not elimination.



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