From: Robert Carlson [mailto:robert@carlsonfs.com] Sent: Friday, September 18, 2015 3:10 PM To: EBSA, E-ORI - EBSA Subject: Fiduciary Rule

I have been working with clients for over 30 years with my insurance and investment practice. The majority of my practice involves the sale of IRA's. This new rule will virtually put me out of business. I have had no complaints regarding the sale of any IRA's. This proposed rule will cause more harm than good. Please do not pass it. Thank you.

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