From: Michael Snowhite [mailto:michael@caeducators.com]

Sent: Friday, September 18, 2015 3:39 PM

To: EBSA, E-ORI - EBSA

Subject: The DOL Fiduciary Rule

The DOL Fiduciary Rule that was proposed on April 20, 2015 I believe would ultimately be harmful to consumers.

I believe most producers already act in the best interests of their clients and the rule would prevent many middle-class Americans from receiving the retirement investment advice they need.

How can we adjust this rule to make it workable for clients and producers?

Thank you,

Michael Snowhite

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