From: Mark Koslow [mailto:mark@mbkoslow.com]

Sent: Friday, September 18, 2015 6:15 PM

To: EBSA, E-ORI - EBSA Subject: DOL Fiduciary Rule

This is an extremely bad idea which will not only hurt agents, but will ultimately prove to be extremely limiting and counterproductive for potential clients. More restrictive laws will do nothing to stop bad behavior! That is a question of conscience and personal integrity!

I strongly encourage you to maintain the status quo. It's really "not broke", so don't try to fix it!

.-Mark Kos

Mark Koslow President

Koslow & Associates, Inc.

NC 336-419-2725

FL 561-373-0287

www.markkoslowandassociates.com