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Sent: Wednesday, March 01, 2017 2:12 PM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

Hello,

I would like to voice a few of my concerns over the DOL ruling. As a Financial Services rep that works primarily with low to middle income families, I feel the ruling would adversely affect my client's ability to afford my services. They are not comfortable with fee-based services and in turn I could not earn enough off of the smaller clients to justify the time to work with them. I certainly want to work in this underserved market, because I truly feel my expertise is crucial in helping these families plan for their future. They don't have access to high-end services.

I also feel that litigation would be imminent given our litigious society. One wrong move could open a lawsuit based on a very subjective definition of suitable or best interest.

One more point I would like to express is the difficulty in doing business with more red tape and government regulation. While I understand regulation is necessary, too much can cause people to take no action. Which in turn will create a future dependency on SS and government programs. These people will fail to save and invest for their own future, because of lack of knowledge or affordable access to knowledge, they simply will not do it.

Please fix this judgment in error which will further tax our ailing system.

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