

**From:** Mo  
**Sent:** Friday, March 10, 2017 2:02 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

Please enact the 60-day extension of the DOL Fiduciary Rule. Please repeal the DOL Fiduciary Rule. Such action is in the best interest of the investor.

I am a registered rep and I deal solely with mutual funds. I provide service that is truly client oriented and I try my hardest to match my clients with funds that meet their profile of style and needs. My broker-dealer has given notice that, with the new DOL rule, the world of mutual funds will not be available to clients; rather, a platform of funds will be available to clients, based on their investing style and needs. This style and needs determination will be based on computer-driven software. The software will assign the client a mix of very specific funds which the client will be forced to accept with almost no flexibility. This is a disservice to the client. It disallows the client any financial advise from me, the professional. If forces the client to accept a portfolio that s/he may not be happy with. This approach replaces me with a computer program. There is no longer a true individual attention to the client. It would put the client in the position to decide whether to continue with my limited services or to make decisions on his/her own. The client may separate from my services due to the fact that I am replaced by a computer program and am no longer able to provide unlimited professional advice. If the client separates from my services, s/he will make decisions based on limited knowledge of the stock market and appropriateness of investments. Without my professional input, the client would likely buy inappropriate investments and/or may buy and sell at the wrong times, causing significant losses. Please enact the 60-day extension. Please repeal the proposed DOL fiduciary rule. Such action is in the best interest of the investor.