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Sent: Tuesday, March 14, 2017 4:15 PM
To: EBSA.FiduciaryRuleExamination
Subject:

Comment on DOL Rule.

The effect of this rule will make it more expensive for clients, especially for those under \$250,000 in AUM. They will either get no service or make bad choices. I have a lot of clients starting out that can only invest \$50 a month; this rule completely ignores these kind of clients. Why don't you emphasize better training and ethical behavior in the schools and colleges? What kind of advisor would cheat his client - one that has no standards.

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