From: Dan Hays

Sent: Monday, March 20, 2017 9:22 AM **To:** EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

To whom it may concern:

I am writing today to voice my opposition to the pending DOL Fiduciary Rule. This new regulation on our industry is not only confusing to the general public, but Advisors as well. It will cause unwarranted class action litigation against individual Advisors and firms and will make it nearly impossible to service smaller clients. The rule also is in direct conflict with some FINRA and SEC rules, so compliance with those regulatory agencies will be impossible. The DOL rule will only be inforced through attorneys and courts, which is detrimental to our industry. I strongly support repeal of the rule entirely, however, a dealy of at least six months and clarification of the rules is greatly needed.

Thank you, Dan Hays

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