From: Dickclemltc@aol.com [mailto:Dickclemltc@aol.com]

Sent: Wednesday, September 20, 2017 10:05 AM

To: FiduciaryRuleExamination - EBSA

Subject: (no subject)

## Acosta,

I think more time is needed to review the fiduciary rule and it's exemptions and to make changes where necessary. There is Evidence building that the regulation is harming retirement savers and those doing business in the financial services industry. Please delay this ruling under the currently- scheduled January 1, 2018 to July 1, 2019.

Sincerely,

Dick Clem Certified Senior Advisor 1124 Kinyon Circle Ames, Iowa 50010 The Safe Money Place

515.231.1110 dickclemltc.@aol.com The Safe Money Place