

**From:** William N. Keen  
**Sent:** Thursday, March 02, 2017 2:59 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Cc:** 'Compliance Compliance'  
**Subject:** RIN 1210-AB79

I have been in the Financial Services business since 1960, serving thousands of clients with the clients best interest always first.

The implementation of the Fiduciary Rule as it now stands will prohibit or severely limit my ability to serve our firms clients.

So much of the one and one work we do is far beyond the sale of products. The fees and commissions we receive permit us to provide these extra services which include family counselling during those most difficult times in our clients lives such as unexpected disability, loss of job, divorce, special needs children and death of a spouse or loved one. These services CANNOT be paid for by a fee by most of our clients.

Please stop this unintended consequence from occurring.



**William N. Keen CFP® CLU® ChFC®**

**OSJ The Strategic Financial Alliance**

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