

From: Kent Balch
Sent: Friday, March 03, 2017 2:08 PM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

I would like to see a 6 month delay of the DOL Fiduciary rule. The rule needs to be reworked and it needs to be more consumer friendly. Smaller investors cannot be helped and often today's smaller balance investors need the most help because they have the desire to save more but need human compassion and counseling from a licensed professional. Firms cannot meet the burden of their own compliance costs and continue to work with smaller investors.

Please consider crafting a rule that is less punitive to the industry and protects all investors not just ultra-high Net Worth.

Kindest regards,

Kent Balch

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