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Sent: Thursday, March 09, 2017 9:53 AM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

Please honor the proposed rule to extend the applicability date of the DOL proposal.

- My clients may face higher costs to access retirement advice
- It may have adverse effects for clients as a result of disruption in the industry
- It limits Americans' access to retirement products, services, and advice

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