

**From:** ARTHUR, LINDA [mailto:larthur@cfiemail.com]  
**Sent:** Thursday, March 09, 2017 11:29 AM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

Thank you for the opportunity to submit comments relating to the proposed extension of the Conflict of Interest rule. I want to make it perfectly clear that I am not opposed to a high fiduciary standard. Although, for the twenty-three years I have been in business, I have already been held to the higher standard by the existing regulations and the firm I work for, always putting my clients best interest first and foremost. While supporting the spirit of this new regulation, I strongly oppose the bureaucratic approach that is outlined in the rule. The sixty day delay to perform your analysis, I feel, is not enough to fully provide a thoughtful and complete review of this matter. Investors have expressed their concern, as well. The current rule, as written, would limit industry competition by promoting consolidation, favoring more passive investment strategies for all investors. This would adversely affect retirement investors to gain access to suitable retirement products and professional financial advice. I strongly agree with your proposal to delay implementation of the Rule. Thank you for your consideration to this matter.

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