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From: bill chalker [mailto:chalker.bill@yahoo.com]

Sent: Friday, March 10, 2017 8:17 AM

To: EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

Sir or Madam:

I am opposed to the delay of the effective date of the Fiduciary Rule. The Dept has been working on this since 2010 and has responded to many of these same concerns from the rule's opponents over this period. On the matter of some small concerns not being able to comply, no one of any size should be able to sell products not in the best interest of the retirement investor. While the number of advice providers may well decline in future years, that does not mean that investors will not have adequate access to advice. Consider the decline in the number of banks in recent years; consumers obviously have access to the full range of banking services.

Thank you.

Bill Chalker

Sent from my iPhone