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**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

This is in support of the 60-day delay of the fiduciary rule in order to conduct a thorough study of the rule and its adverse effects on retirement investors.

Our company has already been informed from our broker dealer that passage of the rule will result in increased costs to our clients, as well as a reduction of their investment options. We feel this rule will adversely affect the ability of Americans to gain access to retirement products, services, and advice, with an increase in costs to investors. By limiting their investment options, the rule will favor passive investment strategies for all investors rather than allowing investors to make their own investment decisions, or rely upon the professional judgment of experienced financial advisors.

Thank you for your time -

Tom Adolph, Financial Advisor



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