## SWENEY CARTWRIGHT & Co.

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Office of Regulations & Interpretations
Employee Benefits Security Administration
Room N 5655
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210
Attn: Fiduciary Rule Examination

March 3,2017

Re: RIN 1210-AB79

Ladies & Gentleman,

At a minimum, the 60-day delay is barely enough time to consider all the ramification of the above rule.

Our firm endorses the delay but feels it should be a 180-day delay.

Very truly yours, Sweney Cartwright & Co

Stephen H Cartwright Chairman