From: Jim Beck

**Sent:** Sunday, March 12, 2017 11:52 PM To: EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79 Importance: High

## To Whom It May Concern:

This letter is regarding my concerns on the DOL fiduciary rule that is being considered at this time. It would cause increased costs to investors to gain access to retirement advice and limits competition in the financial services industry by promoting consolidation. Also it creates overlapping regulation and increased litigation. I can see it adversely affecting the ability of retirement invertors to gain access to retirement products, services, and advice. DOL also favors passive investment strategies for all investors, rather than allowing investors to make their own investment decisions or rely upon the professional judgement of experienced financial advisors. Besides that, it can cause loss of professional advice on small size retirement accounts. I feel the overall result of the rule, will be felt in other dislocations and/or disruptions within the retirement services industry that will adversely affect investors. .... I would appreciate you considering my concerns. Thank You So Much.... Jim Beck



Jim Beck | Financial Advisor American Independent Securities Group, LLC 10300 SE Waverley Ct. #402 | Milwaukie, OR 97222 Phone: (503) 908-7908

ibeck@aisgadvisor.com 503-908-7908 Direct 866-485-4635 Toll Free

AISG, LLC does not accept buy, sell or cancel orders by e-mail, or any instructions by e-mail that would require your signature. Information contained in this communication is not considered an official record of your account and does not supersede normal trade confirmations or statements. Any information provided has been prepared from sources believed to be reliable but is not guaranteed, does not represent all available data necessary for making investment decisions and is for informational purposes only.

This e-mail may be privileged and/or confidential, and the sender does not waive any related rights and obligations. Any distribution, use or copying of this e-mail or the information it contains by other than an intended recipient is unauthorized. If you receive this e-mail in error, please advise me (by return e-mail or otherwise) immediately. Information received by or sent from this system is subject to review by supervisory personnel, is retained and may be produced to regulatory authorities or others with a legal right to the information. E-mail messages are not encrypted. As such, client sensitive information sent to or received from your AISG, LLC Financial Consultant electronically may not be secure. American Independent Securities Group, LLC (AISG, LLC) Member FINRA/SIPC.American Independent Securities Group, LLC (AISGLLC) is a SEC registered investment advisor.

