

From: Keith Gordon [mailto:sidetracked1@verizon.net]
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To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

Department of Labor,

What possible good can come from delaying a rule that protects vulnerable retirement savers from their financial advisors not having to put their interests first.

In a world where investing is extremely complex, and where it is easy enough for a financial advisor to lead an investor into weaker investments, this common sense rule puts no undue burden on financial advisors. It simply demands that they behave ethically and protect their clients. If that's too much to ask then something is severely wrong with our whole retirement investment system

Delaying implementation of these new protections would allow financial advisers and their firms to continue to engage in harmful conflicts of interest that threaten the retirement security of their hardworking clients. In deciding to delay the rule, that DOL is taking the position that opponents' interests in avoiding having to comply with the rule should win out over retirement savers' interests in receiving the critical protections from the rule, which is shameful.

Retirement savers need and deserve to receive the protections of the rule without delay. The DOL should conclude that the proposed delay is unjustified and that the rule should be implemented beginning on April 10th.

Keith Gordon

sidetracked1@verizon.net

350 5th Ave.

New York, New York 10118