

**From:** Mathieu, Jean  
**Sent:** Monday, March 13, 2017 11:19 AM  
**To:** EBSA.FiduciaryRuleExamination  
**Cc:** Email Compliance  
**Subject:** Support delay

To Whom It May Concern:

I support the delay the DOL Fiduciary Rule. The Rule is too cumbersome to efficiently implement and will be a disservice to those in need of retirement planning in two critical ways:

1. Implementation costs will be passed on to consumers, thus making their financial planning efforts less effective.
2. It will force us away from serving the middle/lower level investors, as the cost/liability will be too high for us. This leaves those most in need of planning services unable to get the valuable service financial professionals provide.

I am a small business owner, and already a Fiduciary as a Registered Investment Advisor. The regulation has the right intent, but this rule is not the right solution as it will end up hurting those it is trying to serve.

Sincerely,

Jean Mathieu, CLU  
Legacy Financial Solutions, Inc.  
1361 Elm Street, #100  
Manchester, NH 03101  
603-647-7166  
LegacyNH.com

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