

**From:** Ann Martin  
**Sent:** Monday, March 13, 2017 4:04 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

DOL,

Please give serious consideration to delaying implementation of the fiduciary ruling. While I feel the intent of the rule is correct, the unforeseen consequences are immense. When I sat in a room of advisors who all announced that they were removing small accounts from their books, it was clear that this rule WILL limit access to good financial advice for the very people who need it most.

The rule will increase the cost of doing business which makes smaller accounts frankly, unprofitable. An increase in litigation is also very obvious. There are lawyers with the lawsuits already prepared.

The imminent ruling is also forcing consolidation of broker/dealers which limits competition. As an advisor, I have to wonder how that can be good for the industry?

I'm frustrated because I had hoped a fiduciary ruling would benefit investors but the implementation of the ruling doesn't suggest it is good for anyone but the lawyers.

Thank you,

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