

From: H. Richard Davis
Sent: Monday, March 13, 2017 7:14 PM
To: EBSA.FiduciaryRuleExamination; Kevin Davis
Subject: Proposed Rule to DOL

RE: RIN 1210-AB79

I am writing my support for the proposed 60 day delay in the applicability date of the Department of Labor's Fiduciary Rule and to urge the Department to grant an additional 180-day delay in the applicability of the Rule.

Furthermore, additional time may be needed for the Department to thoroughly assess the impact of this rule.

With fees, rather than commission, over the life of the policy or say 10 years you will have charged the client double.

Please give this more time.

**Thanks
Harold R. Davis**