

**From:** Douglas Mock  
**Sent:** Monday, March 13, 2017 7:20 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

I am writing regarding the proposed delay of the Department of Labor fiduciary rule that is scheduled to become effective April 10. I am in favor of a delay.

I would like to see a better choice for those who have limited capital to invest. With increased regulation we have increased costs and it will become unprofitable to manage smaller accounts. I am also concerned about eliminating the arbitration clause. I will be open season on us. I just threw away a check that I got for \$.21 for my claim in a class action law suit. The attorneys got millions and I and a bunch of other people get pennies. Who knows if the company just acquiesced as it would be too expensive to fight it. There should be a better solution to this problem.

Best Regards,

Douglas Mock, CFP®

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