From: On Behalf Of Jenny Silberman Sent: Tuesday, March 14, 2017 10:50 AM

**To:** EBSA.FiduciaryRuleExamination

Subject: Implement DOL conflict of interest rule without delay

To the Department of Labor:

I am writing to urge that the Department of Labor conflict of interest rule be implemented without delay.

Delaying implementation of these new protections would allow financial advisers and their firms to continue to engage in harmful practices 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  $10_{\rm th}$ .

Sincerely,

Jenny Silberman