From: Elise Winters

Sent: Wednesday, March 15, 2017 10:26 AM

To: EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

The implementation of this rule must not be delayed. The ruling is in the best interest of consumers, protecting them from predatory investment advisors.

My parents were victims for such unscrupulous advisors and nearly lost their home.

Additionally, a couple with whom we are friends, lost a significant part of their retirement savings at the hands of an advisor who did not reveal his personal interest in the investment.

To delay implementation leaves our seniors, in particular, at undue risk.

Respectfully, Elise Winters