

From: Richard McMurray
Sent: Wednesday, March 15, 2017 11:43 AM
To: EBSA.FiduciaryRuleExamination
Subject: Please Delay and Review

As a Registered Representative with JW Cole Financial, I have provided products and services for my clients---the majority who have less than \$100,000 of assets to invest. They have little need for true financial planning and definitely do not need to be placed in fee based arrangements. The cost of fee based arrangements would not only be unnecessary, they would be more costly to the client. In addition, financial service representatives would be placed in the economic position of not being able to serve small clients because of the lack of feasibility of spending time with those small investors. Please Delay the implementation of the proposed DOL financial regulations and review the potential impact. Lastly, please ask the question why is the DOL involved in the first place.

Thanks,

Dick

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