

**Sent:** Wednesday, March 15, 2017 6:27 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

To whom this may concern:

Thank you for taking a step back to reexamine “the fiduciary” rule.

I am a relatively new and fast growing advisor at a major Wall Street firm. With the introduction of the rule, we all have started seeing significant increases in required notes and box-checking per client. We all feel like we are being regulated out of business by sinking in the newly required administrative morass. Please revoke this harmful to our clients rule.

We all agree that acting as a fiduciary for our clients is an essential practice. Unfortunately however, the Fiduciary Rule in practicality does not promote that. Box-checking and extra notes recording does not promote ethical behavior. So while you may take down 1 bad advisor, you are probably hurting another 10 good advisors. Also, taking away the ability for clients to elect between commission based and non-commission based accounts conflicts with their actual needs.

Please take my voice into account in your examination of the Fiduciary Rule and I pray that you will **revoke** the Fiduciary Rule altogether.

Please do not use my real name and email address when posting this note. Thank you!

Financial Advisor

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