From: Judy Gregory [mailto:judy@LTFinancialSolutions.com]

Sent: Thursday, March 16, 2017 3:22 PM **To:** EBSA.FiduciaryRuleExamination

Subject: DOL ruling

As a financial services professional, I am deeply concerned about the DOL legislation. My clients are retirees that want their funds safe in insurance companies. I have serious concerns that middle income American retirees will be limited to cost effective retirement service, advice, products & accounts. My hope is that the DOL fiduciary ruling be delayed and quashed to the benefit of the retiree consumer.

Thank you,
-Judith A. Gregory