

From: KRUPP, BARRY [mailto:bkrupp@cfiemail.com]
Sent: Thursday, March 16, 2017 5:41 PM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

Dear Sirs

It is my understanding that there is now a proposed 60 day delay to the April 10 implementation date for the DOL Fiduciary Rule. I am in full support of this delay. I believe modification is necessary due to the following concerns.

I believe the rule in its current form adversely affects the ability of retirement investors to gain access to retirement products, services, and advice.

I believe the proposed rule will increase costs to investors to gain access to retirement advice.

I believe the rule as proposed creates overlapping regulations and increased litigation.

I believe the rule as proposed will limit competition in the financial services industry by promoting consolidation.

I believe the rule as proposed favors passive investment strategies for all investors rather than allowing investors to make their own investment decisions or rely upon the professional judgment of experienced financial advisors.

I believe the rule as proposed can cause loss of professional advice on smaller size retirement accounts.

I believe the rule as proposed will result in other dislocations and /or disruptions within the retirement services industry that will adversely affect investors.

Thank you for the opportunity to express my opinions.

Barry E Krupp

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