From: Larry Christiansen

Sent: Tuesday, March 21, 2017 11:08 AM **To:** FiduciaryRuleExamination - EBSA

Subject: RIN 1210-AB79

This rule is very complex and expensive to comply with, and should be fully reviewed before taking effect. Small investors will be hurt the most. Repeal or drop it please.

Larry T Christiansen, CFP®

Larry T Christiansen, CFP®

Zephyr Investments & Planning Services 20585 NW Yoncalla Ct. Portland, OR 97229 503-430-7805

Securities and Advisory Services offered through KMS Financial Services, Inc. Member FINRA/SIPC