

**From:** Jennifer Woodward  
**Sent:** Tuesday, April 11, 2017 11:00 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB79

Please accept this comment letter supporting the delay and repeal of the DOL Fiduciary Rule for the following reasons:

1. The Rule will increase the cost to investors to gain access to retirement services.
2. The Rule will cause an increase in legislation.
3. The Rule will adversely affect the ability of Americans to gain access to retirement products and services.
4. The Rule will limit competition in the financial services industry by promoting consolidation.
5. The Rule will favor passive investment strategies, rather than allowing investors to make their own investment decisions.

Furthermore, due to the complexity of the Fiduciary Rule, more time is needed to conduct a thorough legal and economic analysis as ordered by the Presidential Memorandum. I disagree with the conclusions the DOL reached in their final delay rule and are concerned that they fail to understand the president memorandum.

Sincerely,

**Jennifer Woodward**  
**Midwest Office Manager**  
**Tribute Financial, Inc. | 636.887.4155**

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