



April 10, 2017

THE WRIGHT FINANCIAL GROUP

Office of Regulations and Interpretations
Employee Benefits Security Administration
ATTN: Conflict of Interest Rule
Room N-5655

RE: RIN 1210-AB79

Dear DOL,

I'm writing this letter to inform you that I support delaying and repealing the DOL Fiduciary Rule because it will:

- *Increase the cost to investors to gain access to retirement services
- *Cause an increase in litigation
- *Limit competition in the financial services industry by promoting consolidation
- *Favor passive investment strategies for all investors rather than allowing investors to make their own decisions
- *Result in other dislocations and disruptions within the retirement services industry that will adversely affect investors, and adversely affect the ability of Americans to gain access to retirement products and services.

For these reasons and 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 conclusion the DOL reached in their final delay rule and am concerned that you fail to understand the Presidential memorandum!

Thank you.

Sincerely,

Dana Wright
The Wright Financial Group

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