



April 11<sup>th</sup> 2017  
Office of Regulations and Interpretations EBSA  
Room N-5655  
US Department of Labor  
200 Constitution Avenue NW  
Washington DC 20210  
Attn: Fiduciary Rule Examination

RE: RIN 1210-AB79

Are you aware of the potential financial damage you will do to the advisors that serve the investing public? I am an independent adviser that manages \$30million in assets for 100 households. My clients average net worth is \$500,000.00 and they are savvy savers (couples that have worked all of their life to maintain a financially stable retirement). However, I do have clients that have \$25000.00 and some that have over \$1million in assets. I have no asset minimums and try to serve the investing public as best I can. While I support the Fiduciary rule in many ways, the operational aspects of implementing it have already put my business at risk. I will be moving out of my current location to find a cheaper office lease in October. I cannot afford the Class A space I am currently leasing.

How much will I lose? My business revenues were \$                      last year and I stand to have impacted \$                      of those revenues be regulated in some way. Again, how much? I am not sure, as the operational rules are very unclear. I have a family that I provide for and I am unsure how much I should be setting aside for college while my business has question marks.

Please delay this rule more and shorten the language. We need clarity and that was never provided from the last DOL Secretary or his Deputy.

Thank you.

Geoffrey C Aden