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Sent: Wednesday, August 09, 2017 6:52 PM
To: Executive Secretariat
Subject: DOL Fiduciary Ruling

Secretary Acosta:

Today it was announced that the Department of Labor would push back implementation of the Fiduciary Rule until 2018. I do not understand why the Department is just "kicking the can down the road". Either implement the current regulation or eliminate the regulation. If you need more time to think about it and/or potentially right a new regulation, eliminate the current ruling! This delay will just cause more confusion for the financial services industry and the public.

The current regulation is onerous at best. It will create confusion for investors, reduced the access for small account holders and cause higher cost for investors by driving broker/dealers to charge on-going annual fees for Individual Retirement Accounts and other retirement savings accounts. I lost my job because of this ruling and the confusion it brought to the financial services industry. There is nothing worse the government can create than uncertainty.

So, please either implement or eliminate this foolish regulation that does nothing more than hurt the public. Let FINRA and the SEC prosecute those individuals that financially harm investors.

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