

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## Submitter Information

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## General Comment

To whom it may concern,

I view this proposed rule as another way to put the average investor in a box. Another way to keep us from climbing the ladder. I have no doubt that there are dishonest brokers and a host of others you are trying to protect us against.

The problem being you also take away our ability to make free decisions on our own. There are rip-offs throughout our society now. Everything we do is a potential rip-off from buying cars to investing in the stock market. If people make a bad decision because someone is promising them something false that is one thing. But if the normal warning I get when investing it is on the individual not the broker.

As usual the government is trying to make millions of individual situations the same and offering one blanket solution. That never works. The folks that get paid to catch the companies that are misrepresenting themselves should get to work the ones who are doing things correctly should be left alone,