

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

Name: Andy Van Meter

Address: United States,

Email: avanmeter@designideas.net

General Comment

This rule is extremely ill advised. You are inadvertently depriving retirement savers of the ability to boost their savings by applying upside leverage with little to no down side risk. Please do not adopt this rule.