

# PUBLIC SUBMISSION

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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-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-2162

Comment on FR Doc # 2015-14921

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## General Comment

Dear DoL,

Stay out of my self-directed IRA. I am told that new regulations are proposed that will limit the choices for investments because the government thinks we are unable to make wise choices.

On page 4 of the proposed regulation, DoL expresses the view that seldom can Americans prudently manage retirement benefits on their own and that they generally cannot distinguish good investments from bad.

And the government can? I think not. Stop turning the country into a nanny state.