

# 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-2010-0050-0205

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-1163

Comment on FR Doc # 2015-14921

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## Submitter Information

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## General Comment

I have been retired since 2012. What I "earn" - yes, earn in retirement is less than one-third of what I earned as a special education teacher. However, I have always been quite frugal, as much as I could being self-supporting, and I still am. I don't own a big fancy car or house and this is how I plan on living until God takes me from this earth to live with Him. I do not need, nor definitely do not WANT the government telling me how to live or what to do with the money that is rightfully mine. The social security I get is not a "gift", it is money that was put in my account from what I made while working. To me, it was a way of saving (putting money aside) for retirement, that would guarantee a decent amount for me to live on as I grew older. For the government to now decide that I don't know how to take care of my money is ridiculous. I also have a Power of Attorney for my finances if for some reason I would not be able to make decisions on my own. This Power of Attorney is MUCH better qualified to stand in for me if necessary, than anyone in the federal government who does not care about me at all and thinks of me only as a number would do.