PUBLIC SUBMISSION

**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-2055
Comment on FR Doc # 2015-14921

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**General Comment**

A person should be allowed to select investment options based on their judgement as to the risk they want based on their particular circumstances. Some may want very conservative investments because of limited resources while others have ample resources outside their 401k or IRA and desire more opportunity of return in higher risk investments. No federal agencies should be involved dictating options for individuals.