

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-2136

Comment on FR Doc # 2015-14921

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General Comment

I have been involved in helping people invest for their future in IRA's for the last 30 years, and have my clients today accumulated net worths that they would never have unless we sat with them! The big banks and brokerage firms would never have met with these middle class families simply because of the small dollar amounts they had to start with. DO NOT exclude middle Americans the opportunity to have professional licensed representatives sit and help counsel them by making regulations that would prohibit this from occurring in the future. We already have too many people (80%) who need someone to educate and help them. Daniel Goonis Registered Securities Representative since 1983