

PUBLIC SUBMISSION

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Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice

Comment On: EBSA-2010-0050-3491

Definition of Term Fiduciary; Conflict of Interest Rule-Retirement Investment

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Submitter Information

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General Comment

While My husband and I are still capable of conducting our affairs and questioning the advice we get from our financial advisors, I can see a day when we would be vulnerable(he is , I am). Delaying the implementation of this rule, would needlessly expose vulnerable people with no expertise in financial instruments to the machinations of unscrupulous salesmen.

Secondly, many of the scrupulous companies have already complied with this rule. There is no need to delay. Give them a level playing field. I gather that that is what this administration wants for US companies.