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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General Comment

This DOL rule is unnecessary. The bad guys are not and will not be deterred. This rule is expensive for the good guys to work with and is WAY too much paperwork and superflous verbage. We always put the customer first. CLU oath. Needs to be pared way back. Regular insurance and annuity guys are the victims. if you want the products changed to shorter surrender periods, just work with the insurance carriers on that. Good grief.

Benefit Solutions, Inc