

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

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

**Name:** Ed Campbell

**Address:** 104 Briarwood Dr

Downingtown, Pa, 19335

**Email:** Edcampbell33@verizon.net

**Phone:** 610-348-7022

**Organization:** ECA

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## General Comment

This rule will hurt investors and should be delayed for further insight on how to make it work for all investors. The SEC should be pushing for a uniform standard on ALL accounts not just retirement accounts. While the intent was noble with the current draft of the rule the logistics and the practicality of it make it impossible for firms and advisors to adapt and middle income savers will be priced out of the market or pay higher fees. Cheaper is not always best and this rule will push many investors into passive funds with 100% market downturn potential and no guidance. Delay and revise this rule!!!!