

# PUBLIC SUBMISSION

<b>Received:</b> March 11, 2017 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1k1-8v71-okju <b>Comments Due:</b> March 17, 2017 <b>Submission Type:</b> Web
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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

**Document:** EBSA-2010-0050-DRAFT-14023

Comment on FR Doc # 2017-04096

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## Submitter Information

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## General Comment

This is an important consumer protection rule protecting all consumers of services of financial advisors. It especially protects older Americans who are seeking ways to turn annuities into profitable investments. There is no reason for changing this as many investment advisors have already adjusted to this new rule and therefore, the investment advisor community is not putting up opposition to this. They will still be able to make money for providing services. They are just held to a higher standard.