

# 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

**Document:** EBSA-2010-0050-DRAFT-14034

Comment on FR Doc # 2017-04096

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## General Comment

As written the rule could eliminate as much as 82% of our population from professional advice. While this would greatly benefit the robo advisors, the people who need advice the most (those with portfolios less than \$200,000) would effectively be cast aside. While the bill was well intentioned typical governmental research inefficiencies will prove to once again defeat the intended purpose.

R. Lane Farmer Ph.D.