

# 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-14080

Comment on FR Doc # 2017-04096

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## Submitter Information

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## General Comment

My understanding is that the rule will hurt many clients as well as many Insurance Agents will lose their career! There will be limited FMO's and Insurance Products that Agents\Brokers can work with; limiting what can actually be done in the best interest of the client

It will take longer to service client's due to the BICE program, which I feel is not necessary (to many hands in the cookie jar).

Those who seek help with Qualified money will be limited to who they can work with.

Having a Fee base Industry is not for everyone.

The fact that middle to low income people will be hurt which is so wrong!

Again, more regulations don't mean it's better! I /WE always do what is in the best interest of my client..

It should be delayed until proper screening-reviewing is in order.