

# 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-14795

Comment on FR Doc # 2017-04096

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## Submitter Information

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## General Comment

I am a Financial Planner and support acting in the client's best interest as I am already ethically bound to do, but this regulation is not the way to do it. Please delay implementation until major parts can be fixed.

Available product selection will be reduced if the regulation goes into effect.

It will cause major disruption in the Field Marketing Organizations that can't qualify as "Financial Institutions" in the bill.

Leaving enforcement and interpretation of what is acting in the client's best interest up to attorney's, courts, and juries will

result in too much time spent in protecting against suits rather than time with clients and really doing what is their best interest.

Sam Ross