

# 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-16093

Comment on FR Doc # 2017-04096

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## General Comment

This is an oppressive overreach by an agency out of touch with the real world. I am and have been in the financial services business for 30 years and can't see how including Fixed Index Annuities in this rule would benefit my clients. This ruling would make it more difficult to provide safe alternatives for my clients .