

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term Fiduciary; Conflict of Interest Rule - Retirement Investment Advice; Best Interest Contract Exemption; etc.

**Comment On:** EBSA-2010-0050-3491

Definition of Term Fiduciary; Conflict of Interest Rule-Retirement Investment

**Document:** EBSA-2010-0050-DRAFT-18118

Comment on FR Doc # 2017-04096

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## General Comment

I am concerned that the ruling is having the opposite effect on consumers. Many customers express a need for assistance from a local agent/registered representative. Without this opportunity, many consumers will never get the help they need to realize their financial goals. Reputable companies such as State Farm are going to self directed call centers. However, customers do not know what they don't know. Reputable producers disclose all fees and costs, The unintended consequences of this ruling are far reaching. Please reconsider this ruling and allow customer choice.