PUBLIC SUBMISSION

Docket: EBSA-2014-0016
Fiduciary - Conflict of Interest Exemptions

Comment On: EBSA-2014-0016-0001
Proposed Class Exemptions: Principal Transactions in Certain Debt Securities between
Investment Advice Fiduciaries and Employee Benefit Plans and IRAs

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General Comment

Violations of proposed codes by individuals and financial institutions must be made public and transparent, not closed and confidential in settlement outcomes. Transparency is vital for consumers to make informed decisions on which financial institutions to patronize.