

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

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

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## Submitter Information

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## General Comment

This is a VERY bad rule change. It fails to allow middle class folks the opportunity to improve their portfolios by trading options  
AND it restricts those who are risk averse to be allowed to purchase fixed annuities that compensate the agent through commissions.

The government has got to stop getting in peoples' way to achieve their goals. This rule is a perfect example. Instead of restricting what people can do, why don't you figure out a way to get people educated. Is it because you don't want people to be in a position to make informed choices??

Give folks choices! It is what we want and we want the government and its many departments to stop treating us like little children and acting as our nanny.

Enough is enough!!