

# 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

**Document:** EBSA-2010-0050-DRAFT-5801

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Please do NOT pass this regulation. Small investors such as myself need options for purposes of income and capital gains as well as to create portfolio protection. For that, I need to keep on educating myself and I enjoy it. While I understand protecting people, too much protection ends up weakening them, as they don't exercise their "muscles", while strengthening those that will know how to play the latest fiddle.  
Thank you.