

# 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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## General Comment

Please do not enact this change to effect trading in my IRA accounts this is the only way I ever have a chance to some day retire! I have studied hard to be able to trade effectively. This rule change will only hurt the little guy! If you really want to help raise the income limits on IRA accounts and the amount we can contribute. RIN 1210-AB 32 will hurt the individual investor