**PUBLIC SUBMISSION**

**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-5939  
Comment on FR Doc # 2015-08831

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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