

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I appreciate the sentiment of the legislation in terms of protecting the individual from potential unscrupulous actions taken by others who have more knowledge of the situation. Sentiment aside, anything of the sort is the government taking from the people liberty to make choices and live with the consequences of their own actions. In particular, as this law is written, and as I read it, the investment vehicle of an IRA is being further complicated in that choice that I would like to make with my own money is being restricted for my own good. Please reconsider passage of this rule until the language only reduces fees and restricts conflicts of interest rather than restrict choice by people to invest their money as they see fit.