

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 24, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lbc-uecu
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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-8005

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** george Yeager

---

## General Comment

I am not in favor of changing the rules to make trades and advice risky for advisors to give. I will decide if i am comfortable and i do not want the rules changed from where they presently are.

I am commenting on RIN 1210 AB32

I do not agree that fiduciary authority or control over IRA assets as proposed should be expanded. How am i going to make informed investments , i need these advisors to make an informed decision. I believe the market place has gotten so much more complicated that i cant possibly in a reasonable amount of time make proper choices on investments. Your proposal is attempting to make it where the little guy cant get any help . The Government will not help and you are trying to make it ever more difficult to get a advisor to help someone with no more money than I have. I feel like the big players are pushing this so they can control more of the action because we will be afraid to dare to invest on our own and a advisor is not going to be allowed to help us without great risk and their Brokers will not allow that as too risky only because of the threat of Government regulations.

I think , you are not looking out for anyone but the big players who want the business to be consolidated . when we had to make our own decisions in the 401k most guys just divided everything between the funds . If we had 10 choices they put 10 % in each. You are not helping when we are not allowed to get individual advice in our IRA