PUBLIC SUBMISSION

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Docket: EBSA-2022-0008

Proposed Amendment to Prohibited Transaction Class Exemption 84-14 (the QPAM Exemption)

Comment On: EBSA-2022-0008-0049

Posting of Hearing Transcript Regarding Proposed Amendment to Prohibited Transaction Class Exemption 84–14 (the QPAM Exemption) and Closing of

Reopened Comment Period

Submitter Information

Name: Individual Investor

General Comment

Individuals are the ones making investment decisions in this case. If they make bad decisions, they need to be held accountable for the decisions. Individuals should not receive exemption from prosecution.