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Comment On: EBSA-2023-0017-0001

Proposed Amendment to Prohibited Transaction Exemptions 75-1, 77-4, 80-83, 83-1,

and 86-128

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## **Submitter Information**

Name: Joe Morse

## **General Comment**

I strongly support the return of the Fiduciary rule. As both an employee and an investor, I have little time to keep track of my investments AND the ethical behavior of my financial and investment advisors. In fact, I've avoided everything except self-guided investment vehicles for several years because I cannot trust brokers and advisers who might sell me vehicles that serve their interests better than mine. Despite being well-versed in economics and finance, I believe this has harmed my retirement security, as the returns on my retirement and investment accounts have generally lagged the market due to my inability pay frequent attention to them.

Restoring the Fiduciary rule will give me the confidence to finally hire the advisors I need.