

PUBLIC SUBMISSION

Received: March 02, 2017 Status: Pending_Post Tracking No. 1k1-8v19-7d9o Comments Due: March 17, 2017 Submission Type: API

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-2010-0050-3491

Definition of Term Fiduciary; Conflict of Interest Rule-Retirement Investment

Document: EBSA-2010-0050-DRAFT-8528

Comment on FR Doc # 2017-04096

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General Comment

I HAVE BEEN IN THE INSURANCE BUSINESS SELLING FIXED ANNUITIES WITH NO Market Risk for 40 yrs, selling IRA s never had a complaint. Most of My Clients are of a modest income and will not pay a fee to an A adviser. The Reps selling Variable annuities and Securities are exposing their clients to more risk. Keep Licensed agents who sell only fixed products out of These rules. Our state Insurance commissioners are all ready doing a good job of weeding out the few bad apples.

Michael Dysart