

PUBLIC SUBMISSION

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Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice

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

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General Comment

I have held federal securities licenses and insurance licenses in three states and truly understand what fiduciary means.

The only "Americans" the proposed fiduciary rule will adversely affect are the self-dealers who see their trusting clients

as easy marks and America and the securities business will be better off without them.