## **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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## **Submitter Information**

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## **General Comment**

This implementation delay is clearly an attempt to roll back protections for Americans trying to save their hard-warned money for retirement. I have myself been victim of "financial advisors" who provided me absolutely no benefit for the exorbitant fees they charged. This is the classic definition of fraud. The immediate enforcement of this rule is critical to ensure that I and millions of other Americans are not defrauded of our savings.