

# PUBLIC SUBMISSION

<b>Received:</b> March 08, 2017
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1k1-8v56-xxca
<b>Comments Due:</b> March 17, 2017
<b>Submission Type:</b> API

**Docket:** EBSA-2010-0050

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

**Comment On:** EBSA-2010-0050-3491

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

**Document:** EBSA-2010-0050-DRAFT-12715

Comment on FR Doc # 2017-04096

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## General Comment

Delaying the fiduciary rule, no more give me real choices in investment, than having the opportunity to hear the huckstering speech of a 1910's snake oil salesman gives me real choices in medicine.

Seriously, this rule is to give me, the customer, the confidence that I am not advised to buy securities and other financial instruments that would fill my advisor's pockets with fees. And there is no way for me, as a customer, to avoid that as I have to take the word of the advisor.

There is a long history of problems affecting individual consumers, behind this rule. It is not arbitrary, and there is no reason for it to be delayed or otherwise impeded from implementation.