

# PUBLIC SUBMISSION

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**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-13934

Comment on FR Doc # 2017-04096

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## Submitter Information

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**Organization:** None

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## General Comment

As a young person and newer investor I am very concerned about this rule. I have been investing for several years now and am starting to show results for my efforts. This Fiduciary rule will negatively affect that progress.

I am not big enough to get any assistance from a brokerage company and even tried the "no-load" route but again, wasn't given advice that I needed. I became a number. It wasn't until I started working with my insurance agent that I started to receive the help that I needed. He has actually taken the time to get to know what I needed and has helped me set up a plan to achieve my goals. Yes he cannot offer "all" of the investment choices that are out there but the mutual funds that he has helped me to select have been perfect for what I need. This rule will sever that personal assistance that has helped me so much.

It frightens me to think of how this will affect me investing for my future and that of my young family. I was so happy to hear that this rule might be overturned. This

Fiduciary rule is terrible and needs to be stopped. Please listen to the small guy this time and stop this rule, it will have a devastating impact on us saving, investing and living in middle America.

Respectfully,

R. Edmunds