

PUBLIC SUBMISSION

Received: March 10, 2017 Status: Pending_Post Tracking No. 1k1-8v6n-ntmz Comments Due: March 17, 2017 Submission Type: Web

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-13994

Comment on FR Doc # 2017-04096

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General Comment

As a small financial firm in Florida we employ 4 full time staff individuals. We service and give financial advice to hundreds of clients every year. We speak to thousands yearly about how to better plan for retirement. I am a licensed series 65 advisor and have acted as a fiduciary for the last 3 years for my client. More regulations will impede our jobs growth as a firm. It will constrain an industry that is passionate about helping people financially. There are bad apples with every industry and you can regulate morality.