## **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-14485 Comment on FR Doc # 2017-04096

## **Submitter Information**

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## **General Comment**

To whom it may concern: Please allow the DOL law to be delayed, I am a safe money manager, I work in Arizona as well as California. I have always put my clients best interest first and foremost. My clients desire to have their funds protected and assured that they will last for their lifetime, Index Annuities and Life Insurance provide my clients with the ability to have S.W.A.N. in their lives, which means Sleep well at Night. These products provide them a piece of mind that no other product will do for them, it also if down properly will allow them to pass their estate to their heirs tax free. So again I highly recommend that you DELAY this law for a least the next 60 Days. Thank You, Mark Melkowski