

# 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

I agree that every agent or broker should be held accountable for the products they sell, so implementing the fiduciary rule I agree with. What I don't agree with is changing how the products are being offered and the cost of regulating the products being sold to the extent above and beyond the way the products are already being regulated. So we will over manage the producers with regulation, increase government personnel to manage the ruling, and significantly limit choices for the clients. This is not a win-win for the client.