

PUBLIC SUBMISSION

Received: March 21, 2017 Status: Pending_Post Tracking No. 1k1-8vdv-gofi Comments Due: April 17, 2017 Submission Type: 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-17375

Comment on FR Doc # 2017-04096

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General Comment

Investing should not be hard, but it is. The hardest part is finding an honest broker/advisor that isn't out to fleece you. You can either encourage advisor's profits, or encourage obligations to clients. Can't do both. The clients should come first. There is no way to defend a policy that puts profits over obligations.