PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term Fiduciary; Conflict of Interest Rule - Retirement Investment

Advice; Best Interest Contract Exemption; etc.

Comment On: EBSA-2010-0050-3491

Definition of Term Fiduciary; Conflict of Interest Rule-Retirement Investment

Document: EBSA-2010-0050-DRAFT-18204

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General Comment

the DOL Fiduciary will restrict access to advice especially for the smaller investor. I am a Certified Financial Planner since 1992. What I do is personalized, custom advice for each UNIQUE client. Trying to promulgate broad stroke policies and regs will not work and will impede the client from obtaining their life and financial goals.

I urge you to rescind or change the rule. There are still so many questions and situations not addressed or even contemplated by this rule