## **PUBLIC SUBMISSION**

As of: July 16, 2015 Received: July 08, 2015 Status: Pending\_Post

Tracking No. 1jz-8jva-66qa Comments Due: July 21, 2015 Submission Type: Web

**Docket:** EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed

Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-0561

Comment on FR Doc # 2015-14921

## **Submitter Information**

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## **General Comment**

I believe all Americans that are mart enough to invest in a retirement plan are smart enough to determine for themselves how to use their retirement money. Please do not make regulation stating how I can use my hard earned retirement money. If the poor on welfare are free to choose how to use their welfare money those of us that work for a living should be able to decide how we use our money from all our income sources.