

# PUBLIC SUBMISSION

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**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-0847

Comment on FR Doc # 2015-14921

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## General Comment

To[Whom-It-May-Concern:

My husband and I have worked very diligently since an early age. We have managed to put aside a small amount of money for retirement. We understand that we are responsible for our own futures. Many people are like us and have worked hard and saved and provided for our children and sometimes grandchildren. We neither need nor expect the Department of Labor or any other Federal Government Agency to hold our money for us and dole it out as if we were small children needing a benevolent guardian to attend to our affairs. I am sure this is meant with all good intentions, but it is the wrong way to handle the situation. Taking away a person's dignity and feeling that a person can care for themselves is not helpful. It is not respectful. It is a fiduciary disaster just waiting to happen. The Government programs that exist now are running out of money. It is just a matter of time before \*all\* Americans are crushed under an insuperable burden of taxes and debt. I am sure that is not your intention, but that is the reality. Allow us to make our own decisions. We are willing to accept the responsibility on our shoulders.