

# 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-1336

Comment on FR Doc # 2015-14921

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## Submitter Information

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## General Comment

To Whom It May Concern:

I would like to inform you that I have started my retirement planning ever since I started working. The knowledge I acquired from reading stocks, simple rule of 72s, compounding, investment, and budgeting made me realize that I need to start my own retirement plan. I already know when to retire (age wise) and the amount of money I need to have to sustain the standard of living that I would like to have. Since I manage my daily budget, double checks 3-4 times per week, I started forecasting my retirement spending as well.

How I worked my body when I was active duty with several deployments my body incurred, this will determine and dictate how I will use my retirement money. I do not want anyone else telling me how I will use my retirement body since they are my body.

The budgeting and forward thinking I have been doing for my retirement plan is my way of telling myself that I would like to be independent and autonomous. In addition, I can proudly say that I accomplish a great deal in my life. And so, do not take away my freedom to do what I need to do on what I have accomplished, so I can preserve my later stage of my life.