## **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-1341

Comment on FR Doc # 2015-14921

## **Submitter Information**

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## **General Comment**

I really don't think we need more regulations. I'm smart enough to plan for my own retirement, thank you! Even if I decide to use a financial professional, I fully understand that more regulations will most likely result in higher fees which means the advice of a professional becomes more out of reach for those who need it the most. I am perfectly capable of doing my own research to validate any advice given by a financial professional. Please leave this alone,

Thank you.