PUBLIC SUBMISSION

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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

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Submitter Information

Name: Shirley Train

Address:

1433 N Church Drive Bellbrook, OH, 45305 **Email:** shirleytrain@gmail.com

Phone: 9378488721

General Comment

It seems that Obama wants to make it hard for the average American to retire! The Department of Labor is starting to enact regulations that would restrict how we use own money for our retirement. We are smart enough to plan for our own retirement. We do NOT need a nanny state telling us what to do; we want to be free to make our own decisions about our own savings!