As of: July 16, 2015

## PUBLIC SUBMISSION

Received: July 09, 2015
Status: Pending_Post
Tracking No. 1jz-8jvq-uofa
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-1592
Comment on FR Doc \# 2015-14921

## Submitter Information

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## General Comment

I am smart enough to plan my own retirement.

