

# PUBLIC SUBMISSION

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**Docket:** EBSA-2023-0014  
Definition of an Investment Advice Fiduciary

**Comment On:** EBSA-2023-0014-0001  
Retirement Security Rule: Definition of an Investment Advice Fiduciary

**Document:** 1210-AC02 comment 00178 DePaul 12262023

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## Submitter Information

**Name:** Christian DePaul

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## General Comment

I have been in this industry for over 30 years.

I have concerns with the DOL's Retirement Security rule proposal. This rule will limit access to financial guidance. Please withdraw the DOL proposal.

I am a Certified Financial Planner (CFP) and I help build the financial competence of the citizens in this area as well as across the country.

Under the CFP Board of Standards Code of Ethics as well as the SEC's Reg BI, I am already required to act in the best interest of my clients in ALL when discussing investment products and services.

This proposal will limit my ability to help my clients save in a manner of their choosing.

The DOL must realize and consider the harm the previous fiduciary rule had on communities like ours, as well as the recent changes in securities regulations, and withdraw the Retirement Security rule proposal.