

# PUBLIC SUBMISSION

<b>Received:</b> March 03, 2017 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1k1-8v1t-642b <b>Comments Due:</b> March 17, 2017 <b>Submission Type:</b> API
---

**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-2010-0050-3491

Definition of Term Fiduciary; Conflict of Interest Rule-Retirement Investment

**Document:** EBSA-2010-0050-DRAFT-8670

Comment on FR Doc # 2017-04096

---

## Submitter Information

**Name:** Norman Giroux

---

## General Comment

This rule will significantly harm the average American by reducing their access to financial advice. The average American's will financial harmed because this rule discourages or prohibits many of today's current life insurance and annuity agents from assisting the public with their IRA concerns.