

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice

**Comment On:** EBSA-2010-0050-3491

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

**Document:** EBSA-2010-0050-DRAFT-12728

Comment on FR Doc # 2017-04096

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## General Comment

As a 38 year veteran in Financial Services few if any changes have had greater potential to damage the way services are made affordable to smaller investors than the proposed "Fiduciary Bill". Regardless of which side ultimately prevails, a longer shake-out period to more thoroughly weigh benefit to consequence seems prudent. Investors will not be poorly protected by allowing another 60 days to review. Please do not put expediency before efficiency.