

# 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-14204

Comment on FR Doc # 2017-04096

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## Submitter Information

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## General Comment

Rule is too onerous and is unworkable as currently written, detrimental to clients. Increased compliance and potential litigation costs will result in advisors moving away from helping lower- to middle- income families. Could lead to more robo-advising from larger firms, which deprives these families of personalized retirement advice.