## **PUBLIC SUBMISSION**

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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-2010-0050-0204

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

**Document:** EBSA-2010-0050-DRAFT-6056

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Richard Jorandby, D.C.

## **General Comment**

I am against the changes you are considering making to this policy. I think that changing the way I can use my IRA account to grow my funds and support myself upon retirement should not be infringed on. I should be able to use

my knowledge to trade this account to it's fullest ability, to sustain and grow this account, in order to support myself at the time

of my retirement. The odds of being able to use Social Security is vastly against me, due to the direction it is headed, therefore

I respectfully ask you to let me continue to trade this account as needed, as it is now, to be able to protect myself and my family in the

future.

Wall Street has and is able to use these rules to their advantage and I see no reason why individual investors like myself

should not be able to also.

Richard A. Jorandby, D.C.