

PUBLIC SUBMISSION

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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-2010-0050-0204

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

Document: EBSA-2010-0050-DRAFT-7095

Comment on FR Doc # 2015-08831

Submitter Information

Name: Bruce Voigt

General Comment

Don't fix what ain't broke!

I have received investment advice in the past from both brokers and financial advisors. I can make my own decisions on the advice I receive. Sometimes I follow their advice, and sometimes I don't. I don't need the government meddling with something that isn't broken. I subscribe to several financial newsletters and I have used brokers and advisors in the past. I have no issue with the way they have treated me. If they don't perform, I fire them.

The stock market doesn't provide a guaranteed return. If you don't understand the market, learn about it or stay in really safe investments. Anyone can make money in the market, and anyone who gets greedy can lose a lot in the market. To try to make someone else the scapegoat for a bad investment is bad business, indeed.