

# 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

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## General Comment

While a part of this new proposal is definitely a positive step, trying to take away the ability of owners of specific accounts to freely trade in which ever instrument they deem necessary in order to maximize returns for their own retirement is not a good step.

Please reconsider this part of the proposal as it is counter productive to the average person's desire to lookout for the best results in trying to set themselves up for the retirement nest egg for which they have worked many years.