

# 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

I support this new rule proposed by the Department of Labor requiring those offering retirement accounts, including 401Ks and IRAs, to act as advisors and not brokers - an important distinction.

Brokers should not be allowed to give "advice" and Advisors should not receive compensation from selling specific products!!! I strongly urge support of the proposed rule to make retirement investing fair for middle class investors instead of biasing returns for Wall Street.