

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-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

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Submitter Information

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General Comment

As a retirement consultant for more than 35 years, I believe employees of all ages do see value in their employer's retirement plans. This is important for the government to see this and understand there is no reason to change the retirement system or force employees to save. It is far more important to reform social services and teach the population that they need to learn and work for their own future and not expect a hand out just because they did not go to school or want to work for a living. I work very hard to teach employees that their retirement money is their future and not a current checking or saving account to access before retirement.

It is also important to not give hand outs to immigrants thru our social system, we should make them work just like our citizens do and this will help our social systems that being over taxed by immigrants getting hand outs from the government to start business.

We need to be sure that our country is fiscally responsible and not dependent on foreign loans.