

# 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-2010-0050-0205

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

**Document:** EBSA-2010-0050-DRAFT-2026

Comment on FR Doc # 2015-14921

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## Submitter Information

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## General Comment

For myself and other who have sacrificed, done without that night on the town, dinner at a nice restaurant, exotic vacation,

a new car and stress our personal belongings to the brink so in a responsible way we can put those funds aside in investments like mutual funds, IRA and 401K ETC. we do not need or want the Govt. stepping in anyway shape or form.

Looking at the history of many Government programs and their failures in many programs such as Social Security proves the

point that we the people are far better off to know our unique needs and desires to make such planning on our own behalf.

Looking at all the money we have paid into SSA and the knowledge that through the failed system by the Govt. That when I

get to the age of retirement, SSA will be long depleted from congress misappropriating and re-distributing the funds put in, I

I will not have any benefits from that. If I can't expect or trust in you to fix the many programs you've broke then why should

we expect you have any clue on our needs, wants and desires for Retirement. If you are looking for a project start by fixing

the many broken programs currently in effect.