## **PUBLIC SUBMISSION**

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**Docket:** EBSA-2022-0008

Proposed Amendment to Prohibited Transaction Class Exemption 84-14 (the QPAM

Exemption)

Comment On: EBSA-2022-0008-0049

Posting of Hearing Transcript Regarding Proposed Amendment to Prohibited Transaction Class Exemption 84–14 (the QPAM Exemption) and Closing of

Reopened Comment Period

## **Submitter Information**

Name: Diane Cairns

## **General Comment**

As a 65 year old U.S. citizen, taxpayer, and retail stockholder, I strongly concur with this amendment. Retirement accounts need to be safeguarded from criminal enterprise, particularly that from our financial institutions proven engaged in various levels of fraud and chicanery, and the benefits of this amendment far outweigh it's potential costs of prosecution. Financial institutions found guilty should lose their licenses, and guilty individuals should be serving lengthy prison sentences. The public trust should be non-negotiable.