

# 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

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## Submitter Information

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## General Comment

Hi, I am a retail investor and I support the proposed amendment to the Prohibited Transaction Class Exemption 84-14 (thPAM Exemption) for the following reasons: 1) I feel Wallstreet elites have been abusing the law to circumvent punishment for criminal activities and when th. e elites commit these financial crimes it affects every Amerboth the American and gfllobalican. 2) Previous Wallstreet crimes have received mere slaps on the hand while harsher punishment would deter financial criminals from defrauding bothe the American and global public.. 3) These fines for committing fraud are a fraction of the profits coming out out of such fraud, making it a mere cost of doing business. These fines should be returned to the victims or tax payers and lastly 4) financial institutions should lose license after x number of fraud attempts. I am tired of "rules for thee not me".