

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I do not understand why especially in todays market you want to take this away from people who have an IRA. I have taken the time to learn proper options trading. This is an important tool I use grow my retirement account. I also use some option trades reduce risk, rather than increase it. I have no choice but to be in the stock market to grow my retirement because everything else (CD's etc....) Pay next to nothing in interest to make my IRA grow and I turn to options as a way to generate income to protect my IRA, I use options to reduce my risk and I am successful doing so because I have taken the time.to learn proper option trading. If you take this away you take one more oppportunity from me to be able to retire on my own and have enough for my wife to live on after I am gone..... I don't even see how you can legally consider doing this, I need every oppportunity out there to be a successful trader to make ends meet.