

# 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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## General Comment

This legislation severely penalizes those of us who have learned how to use option contracts to secure a steady stream of retirement income. Without the ability to execute option contracts in retirement accounts, you are placing retirement accounts more at risk by limiting our ability to address market volatility. The use of option contracts helps us create a steady and reliable source of retirement income. Therefore, any limitations imposed on the use of option contracts in retirement accounts must be removed from this proposed legislation.

Sincerely,  
Bryant K Cargile