

# 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

I understand that this rule may prevent the use of options in an IRA or 401K. I am against such action. Options provide me with a way to reduce risks on stocks. I buy them at more favorable prices. I offset potential declines by hedging the price with options. I am sure that this rule has some clear benefits. This is not a benefit to me as an individual investor. Please do not reduce any current authority to the existing rule.

Tom Greene