

PUBLIC SUBMISSION

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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

The rule as written would effectively ELIMINATE IRA account owners' rights to trade options in their IRA accounts.

This is both unnecessary and unfair. Trading options in IRA accounts has been an important risk management strategy for my family and many fellow investors ever since IRA accounts were created.

There's no need to treat us investors in the "land of the free" like kindergardeners in North Korea.

The rule as written is therefore unacceptable to me and all Americans who value individual responsibility and self reliance.

Please do not pass this rule.

Yours respectfully,

Michael Bauer