

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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Submitter Information

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General Comment

Stop treating knowledgeable investors like little children. This rule to limit options trading in retirement accounts is typical nanny-state government overreach. Many retired investors have taken the time to learn proper options trading, and use them to actually reduce risk, not increase it. Options can provide a steady stream of income for retirees who have no other viable alternative to income - because of government-imposed low-to-zero interest rates. It is not the governments role or duty to limit people's freedom to invest their own money as they see fit. Stop spending time on bills like this one, which only take away people's choices and freedom; and instead attack the cause of these low investment rates of return and market volatility- the government's high taxation, ever-growing spending and regulatory mismanagement of the economy.