

# 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

**Name:** Anonymous Anonymous

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## General Comment

I have been trading options for approximately 10 years. I spent the time and money to attend a two-day course on options trading. As a retiree, I need the ability to use options as part of my trading toolbox to increase the size of my IRA. Simply prohibiting the use of options within an IRA will not necessarily reduce risk; a determined trader can lose money without them. An educated and experienced options trader can do well utilizing options as per current law.