

# 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

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## General Comment

- (1) we don't need more government regulations, especially when it comes to telling us what to do or not to do with OUR money;
- (2) the use of options reduces risk (contrary to popular belief!);
- (3) attempting to restrict the selling/buying or options (specifically, calls or puts) will place investors at a disadvantage to others who can.