

# 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

Regarding RIN 1210 - AB32, it baffles me why the use of options would be excluded from retirement accounts. Options are designed to be used in a way to reduce risk in a portfolio. Most option strategies are designed to limit both loss and upside of trades so that the option user will not go broke on a particular trade. The use of options preserves wealth. To take away the use of options in retirement accounts would cause a great deal risk for individuals retirement accounts.