

# 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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## Submitter Information

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## General Comment

I have studied options for a number of years and have used them to generate income. I understand that options are not for everyone, but those who understand what they are doing can do just fine. Not all options are risky; some actually decrease risk to my portfolio. I am adamantly opposed to restricting 401(k) or IRA investments so as to eliminate any use of options. Best would be making sure that those who desire to use options are properly educated on what they are doing. Make it more difficult to use options, perhaps, but do not take away the ability of the retiree to generate income from our retirement accounts.