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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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General Comment

Do not change the rules so that consumers are prohibited from trading options in their 401k or other retirement accounts. Many consumers have educated themselves on trading options and do so responsibly to increase their returns on their investments. The additional income earned through options trading is particularly helpful in a market where interest rates are very low. Options trading can be done in a way that reduces risk and helps grow retirement accounts. I have been involved in options trading within my retirement account over the past several years and it has been way to grow my retirement savings. Do not take this financial tool away from 401 k/retirement account holders.