

# 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

For the last 20 years, I have been managing my IRA rolled over from 401-K and now rolled into a Roth. The new rules would essentially hamper my ability to hedge my stock holdings against a falling market or to earn premiums on put options placed on quality stocks that I would like to have in my portfolio. So, I view the new rules as a negative.