

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 24, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lax-qi8s
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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

**Document:** EBSA-2010-0050-DRAFT-7433

Comment on FR Doc # 2015-08831

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## General Comment

Your efforts are well intended, but will do harm to me and millions of others as written. I have used options for several years to protect my investments. I took the time to learn how to use options to REDUCE risk for my portfolio of investments. Some options have also made me significant additional income. Nearly all of my retirement funds are in our IRA's. Your legislation, left unaltered, will expose me to significant potential losses in this volatile market place. Please modify this legislation to eliminate the restriction on the use of options with ALL forms of retirement accounts, IRA's, 401K's, etc. Thank you.