

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I am writing to respectfully ask that restrictions in RIN 1210 - AB32 on the use of options in retirement accounts NOT be implemented. I am retired and currently use option strategies both for protection and to make additional returns in my account. Options are a mature investment vehicle and useful for those of us who have taken some time to understand their uses, limitations and risks.

My broker, following the current, option trading guidelines and regulations does a good job of helping me.

Through options I have increased the value of my retirement and would be harmed if I could no longer use them.

Thank you.

Respectfully submitted