

# 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-8lb1-4t3n
<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-7600

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

There is no need whatsoever to restrict the use of option trading in IRAs and other retirement accounts. This ban significantly reduces the ability of IRA holders to protect their downside risk and indeed to assure their upside. There are already too many complex limits to use of IRA funds and there is no need to add this. Thank you for your consideration.