

# 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-jgkj
<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-7610

Comment on FR Doc # 2015-08831

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## General Comment

Please do not restrict options trading in ira/401-k retirement accounts.

Older people who -- are retired and are required to take their annual distribution out of these retirement accounts -- depend on maintaining the capital in these accounts to last during their entire lifetime.

In order to protect the uninformed - or uneducated investor the following rules/restrictions could be proposed :

1.Tightening educational requirements for option trading in these accounts .emphasizing the inherent risks of these derivative trading techniques.

OR

2.Restrict option trading in these accounts only to SELLING Calls and SELLING Puts ,which with-- minimal proper knowledge-- can be significantly less risky to the investor and allows the owner to replenish the capital in his/her account

Please consider these comments , as I wholeheartedly agree with the INTENT of these proposed changes to retirement accounts is solely to protect the uninitiated from undermining their account.