

# 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

It is my understanding that the proposed legislation would prevent me from making certain decisions about how best to maximize my retirement income using the options markets. The people who proposed this legislation haven't thought this through. Using options it is possible to both enter positions at a lower price as well as protecting positions from severe loss. It is possible to generate income from stable, dividend-paying stocks in excess of the dividend payments and without selling the stock.

It had occurred to me that the people involved in this legislation wish to create more dependence and give to Wall Street even more of an advantage than the scum who work there already have. These men, who have arranged a retirement system that requires that I buy their products, already have it too easy. I cannot wait for the next market correction as I believe that instead of a few protesters outside the banks and brokerages that engineered the disaster, we will have the blood of the bankers and brokers filling the gutters and drains. I would go out and buy a new TV, some nice wine, and a new sofa so that I could properly enjoy the carnage.