

# 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

**Document:** EBSA-2010-0050-DRAFT-7722

Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Chester Kennedy

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## General Comment

I believe the proposed regulation that will prevent me from using options in my IRA accounts is very unfair. As a person that is near retirement age, I use options within my IRA accounts to reduce the risk associated with buying stocks. I urge you to change the regulation that disallows the use of options withing my IRA accounts.