

# 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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## General Comment

Eliminating the use of options is ridiculous. You can't protect un-informed citizens by removing tools that allow people of average intelligence to create conservative income and also allows the to minimize potential losses. If you want to help them, provide education.