

# 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-7892

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I use options as a method to protect my IRA from major declines in value. Removing the capability to buy and sell options in an IRA account will lower my returns and thereby reduce the amount of taxes that will be paid on the withdrawals. Please remove the language from the regulation that will eliminate the ability to buy and sell options to protect the value of the assets in the IRA.

Thank you.