

# 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

This proposed rule is not needed. Many of us who have retirement accounts, even if modest, take the time to investigate stocks and options and the tools associated with them. We value options as a way to reduce our risk. The wording in this proposed rule could stop all options trading in retirement accounts and even stop some companies from providing self directed IRA accounts. We value the information we have available in trading accounts and the explanations of the tools available so we can better use them. Please stop trying to protect us from ourselves.