

From: Scott Smith <scott.smith.nyvx@statefarm.com>
Sent: Wednesday, September 23, 2015 2:46 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

The following is a comment relating to the proposed changes in the "Fiduciary Rules" as they relate to IRA accounts :
Options in an IRA are a great asset and I have used them to successfully protect and grow my account. Please allow the training to remain on-line with the ability to use options. If this is removed to "protect the public" from themselves, all that will happen is to give even more power and control of the big brokerage houses to control us. It will backfire as individuals take care of themselves with on-line accounts while remembering that brokers and the big financial operators take care of themselves also to a greater sense than taking care of the individual customer (me !)
Changing these rules is not unlike mandating that an appliance manufacturer make stoves that don't get hot so the public won't burn themselves ! We must allow hard working Americans to have the ability to invest and prosper and keep control of their "Individual" Retirement Accounts. Remember, no one will manage your like you do !

Respectfully Yours,
Scott Smith