PUBLIC SUBMISSION

**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-5398
Comment on FR Doc # 2015-08831

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**Submitter Information**

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**General Comment**

Against the elimination of options in a retirement account:

Many aspects of this proposed regulation sound good but taking away the ability (right?) to use options in a retirement account will eliminate the ability to insure the safety of the account. Options, when used correctly, increase the safety of an account by insuring against a severe loss and along the way can boost the value of the account.

Please rewrite this regulation to provide essential tools to manage retirement accounts.