

PUBLIC SUBMISSION

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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

Concerning RIN 1210 - AB32, where this legislation will limit / restrict the ability to trade options inside my IRA. The use of trading options reduces my risk when purchasing blue chip stocks and helps me increase the return with lower risk than buying the stocks outright.

I have used extensive time learning how to trade options properly. I used years learning this.

Trading options in my IRA is a important component to my retirement planning, and will increase the likelihood of not achieving an acceptable financial retirement.

Trenton Hersch