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-5649
Comment on FR Doc # 2015-08831

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**Submitter Information**

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**General Comment**

Regarding this proposed rule, there are already safeguards in place for IRA accounts that protect individuals from dangers of option trading. For instance, with Fidelity, I am not allowed to trade uncovered puts in my IRA; this is for my protection. I have to apply for the right to sell/buy options in my account. This application is reviewed by the broker and a decision is made as to my ability and what level of options I am allowed to trade. In my case, because they reviewed my account, and determined my trading history with options, they restricted my ability accordingly. In this case, this is an example of the private sector addressing an issue and self-policing their policies; they do not need government policies that globally and generically restricts trading practices.

I am satisfied with the level of protection I have with my IRA account and respectively request that no further government restriction be placed on my IRA account.