

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

I have spent a considerable amount of time and money over the past five years educating myself on the proper use of options to protect and grow my investments, particularly in my IRA account. I have found these tools to be extremely valuable in maximizing my returns on safe investments. I have used options to reduce my risk and increase my returns. I do not rely on brokers or investment advisors to make these decisions but, rather, I make all of my own decisions. I do not believe it would be fair or right for the Federal government to restrict the tools that are available to me in the market to increase my investment returns in my IRA account.