

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

Please do not implement this provision. If passed, this rule will restrict the trading of options in IRA accounts. This rule will have presumed unintended effect of actually increasing the risks associated with IRA account investment. We do not need this rule and we do not need to have further restrictions on our retirement account investment choices.