

# PUBLIC SUBMISSION

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**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

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## Submitter Information

**Name:** Larry Swisher

**Address:**

1310 N. Grant St.

Kennewick, WA, 99336

**Email:** dentdesign@juno.com

**Phone:** 5097831384

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## General Comment

To whom it may concern, I would like to register my concern regarding the possible limitation of using options in a retirement plan. I have spent time learning about the proper use of options and have discovered that certain types of options are even safer than buying stocks. In our low return environment it can give us more possibilities for safety and income. Please do not limit our right to use those methods that are most helpful. Thank you for consideration.