

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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Submitter Information

Name: Jerry Young

Address:

2726 Red Sage

Irvine, CA, 92618

Email: jerryyoungii@gmail.com

Phone: 703-203-3037

General Comment

A major strategy I employ in the management of the money in my retirement accounts is the use of investment options. This strategy was developed using the educational resources provided by the brokerage on how options work. When employed properly, options reduce the risk I would otherwise be subjected to through direct ownership of the underlying security.

By removing the ability to learn about or employ investment options in my retirement account, you are doing me a disservice.

I stand opposed to that result of this proposed rule.