

PUBLIC SUBMISSION

As of: September 28, 2015
Received: September 21, 2015
Status: Pending_Post
Tracking No. 1jz-8197-tn7h
Comments Due: September 24, 2015
Submission Type: Web

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-5802

Comment on FR Doc # 2015-08831

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General Comment

Please do not end option trades in IRA's. Many IRA owners using options, including myself, are well-trained and well-versed in options trading for retirement income and quality training is available all over the web for free. I have made a good deal of income for my retirement account using these trades. I do believe all investors should be educated in how to use option trades but the use of them in IRA accounts should not be limited / or carved out of IRA's in any way as many of these option trades (especially "Puts") are less risky than normal stock trades and are actually a fairly simple way to increase annual income. Ending these IRA options actually would create more risk in my families retirement. Options are a very good tool for retired IRA owners to increase retirement income substantially and improve their lives after retirement. I would lose an excellent tool in providing retirement income to my wife and myself if these trades types are not available to IRA owners. We should not be limiting retirement income tools in these tough financial times as many of us use them to keep our lives afloat when so little income is available from interest due to low / non-existent interest bearing accounts or money market accounts. In my opinion, the loss of options trades in IRA accounts, increases retire's financial risk and does not lower it. Thanks.