

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 21, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8198-3vsb
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> 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-6031

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Jeffrey Meekins

**Address:**

201 NE A St

Bentonville, AR, 72712

**Email:** jmeekins@arvest.com

**Phone:** 4792711352

---

## General Comment

I have been informed that this rule may restrict the use of options in IRA accounts. This kind of blanket restriction would hurt several investors, such as myself, who use options to generate income and decrease risk in our portfolios. I am not a day trader, I would describe myself as a long term value investor, who uses options in a conservative manner. Please do not paint everyone who uses options with a broad brush as a huge risk taker, when this is not the case.

I am also a licensed financial advisor for a regional bank broker dealer, and I have seen many of my clients use options wisely. Please do not take away the ability for my clients to use options as they see fit.