

# 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-8199-f8r0
<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-6052

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I trade options within my IRA. By eliminating this ability you will diminish my returns on my portfolio to near zero. If you are attempting to get all US citizens onto the welfare rolls you are headed in the right direction. Please reconsider the language of your proposed rule. Eliminating trading options within IRA's will necessitate trading them in regular trading accounts, which will result in having to pay taxes on gains immediately instead of deferring them. I'm sure you are trying to protect us from ourselves, but I assure you, my checking account isn't 17 trillion dollars overdrawn like the federal government. Option trading is already subject to proof of trading knowledge, and those who do trade options are aware of the risks and rewards. It is also about the only way to grow a retirement nest egg in the land of 0% interest, so please don't eliminate that ability.