

# 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:** judy Anonymous

**Address:** United States,

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## General Comment

The repercussions of this bill is entirely frustrating to me. I have taken the time to learn proper options trading. which would then be unavailable to me through my IRA!!! I have used option trading as a way to increase my retirement account which in the long run has reduced my risk from investing. Anyone can learn the procedures along with the possible "risk". I feel our opportunities for benefiting for outweigh the risk. Please do not handcuff us from capitalizing on our own opportunities! Work for us not against us!

Judy Young