

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Anonymous Anonymous

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## General Comment

The proposed change to trading options in a retirement account is unfair and blatantly ignorant. Currently option trading in IRA accounts is one way to protect your investments by selling covered calls. Investors should have every right to trade options in their brokerage accounts. You can't just sign up and start trading anyway. Brokerage firms want to know how much experience the client has before they will allow it. Brokerage firms have to protect their clients and the firm from ignorant investors. There are plenty of measures, regulations, in place to protect investors from making ill advised investments. As an American citizen I should have every right to invest the money I earn as I see fit and not have some government bureaucrat trying to tell me how to invest. I have taken the time and education to learn how to invest for myself. This new rule is ludicrous, ignorant and a totally absurd violation of the rights of the American public. This rule should not be allowed to be put into effect.