

# 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-819a-jtu4
<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-6143

Comment on FR Doc # 2015-08831

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## General Comment

i request that the rule as proposed not be adopted because it is not in the best interest of investors who manage their own retirement funds.

The rule as I understand it would effectively prevent self managed IRA accounts from using options to reduce stock market risk and allow increased income because brokers and other "advisors" would be placed in a position by the rule wherein they could not allow the use of options in retirement accounts.

Options, used properly by knowledgeable individuals reduce risk in holding stocks in retirement accounts. Individuals should have the ability to freely manage their own retirement accounts and make their own decisions without interference from government regulations.