

# 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

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## General Comment

While implementing changes that affect broker fees, as usual, this rule hurt knowledgeable investors from using options safely in the retirement accounts as a way to make income and mitigate risk. Trading options in a retirement is a safe and effective way to go accounts if done properly. A blind rule forbidding all options trade is just another example of the freedoms we are constantly losing because someone in government thinks they know better than us how to invest for our future. In addition, most of this is done is a self direct account, so I choose when fee are involved or not, not a broker.

Please do not include wide sweeping option trading limits in this proposed rule.