

# 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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## General Comment

We are aware of the new ruling that is dealing with the Fiduciary responsibilities that are involved with any retirement accounts.

As we agree with much of the regulations, WE DO NOT AGREE that being able to trade options in an IRA should be limited or changed in anyway. We have taken a great amount of time to learn and understand the responsibilities involved with trading such options and feel that as much as YOU would like to protect EVERYONE, it will damage the rights and responsibilities allowed to those who do understand. The ability to trade options within IRA s can reduce risk if used effectively. If this ability is taken away, than the only way an IRA can grown in value is by dividends and bond interests given by the holdings. Losses can be extreme when you have NO ability to offset declines in holdings by using the option trading.

WE ARE TOTALLY AGAINST THE CHANGE IN IRA TO ELIMINATE OPTION TRADING. PLEASE VOTE TO CHANGE THIS PART OF THE RULE. We need to be responsible for our own IRA s and not expect anyone else to control our right to produce more income for the future. It is money that we have earned and we should have every right to invest as we see fit.