

# 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

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## General Comment

Please don't let this legislation become law. There are so many problems and unintended consequences with this legislation. Give investors credit for being able to take care of ourselves. We can understand the fees we are being charged and we can judge for ourselves if an investment is right. Please don't dictate what we can and can't do and what how our advisors can and can't charge us. I need my advisor's help and I understand that to get his/her help, they need to be paid. Let me decide how I will pay them. If you make these changes, I won't be able to find an advisor that will help me. Now I will be left with the task of figuring it out for myself with only online tools to help me. I want a person to help me. A person that knows me and that I trust. This legislation will take that option away from me. Don't do this!

Also, don't take away my ability to sell covered options in my IRA. I utilize option selling in my IRA quite often as a tool to minimize my risk. Now you want to take that option away from me in your attempt to save me from risk. Options, when used properly, are a tool to minimize risk and that is how I use them. Don't take this important tool away from me in my IRA accounts.

Thank you!  
Monica Osborne