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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

Selling options within a tax deferred retirement account provides a level of "insurance" against market losses and is also used to increase returns. By eliminating this you restrict the ability of the public to add to individual retirement security. In addition, you lower the public's interest in their account as they cannot actively maintain it.