

# 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

**Document:** EBSA-2010-0050-DRAFT-6609

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Sirs,

With regard to RIN1210-AB32, I would not want to see a rule or rule changes put into effect that prohibit or change the ability of the IRA owner to use and trade options in his IRA. There are ways to use options safely to reduce risk and increase returns in an IRA. It is for those purposes and in that manner that I use options in my own IRA.

By the same token, I would not want to see a rule or rule changes put into effect that require subscription investment newsletter services to hold fiduciary status. They do not give personalized investment advice or recommendations, but educational information, advice, and ideas that any of their subscribers, generally, may take into account in their own decision making process regarding which investments they will make as account owners in the management of their accounts.

Thank you for your time and consideration of this comment.