

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 23, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lag-7yx9
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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-6688

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Walter Zaremba

---

## General Comment

I have spent thousands of dollars to learn how to play the options market and I want to control my own retirement fund.

. Now you are going to take that away from me. I believe I should have the right to make my own decisions.

If you want to help retirees, than make laws to prevent brokerage companies from charging a fee if the retirees account does

not grow. All these companies do is deplete the retirees bank account by charging a fee on the gross amount of funds each

year. Why not make it a law that we only pay if they increase our principal, Perhaps it would make them more responsive to

their clientele and not exacerbate an already strenuous situation for the retirees .All you are doing is making me pay someone else to perform the work for me when I am quite capable of entering the order myself.

Thank You

Walter Zaremba, BEE, MESC,