

# 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

I believe it would be a grave mistake to eliminate the use of options within IRA's and 401K accounts. Used as they were designed, they help to reduce risk and improve earnings, both of which are important given the turmoil the markets have seen, especially over the past decade as well as now. People should be educated, not restricted on their choices.