

# 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-8lam-f07x
<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-6889

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

A person should have the personal right to trade options within their IRA to create a more sustainable retirement account for themselves or possibly a spouse/ dependent. What if this oneself and or dependent has special needs that once the income source retires or passes, their care cost will still need to be met. Due to every increasing cost of living one must do all one can to prepare for loss of income and health concerns whether aging or not. Some have no other source of retirement income meaning it is all the more crucial that one has the ability to be able to create income to prepare for loss of income in the coming years. Please consider that those of us who pay for education through notably reputable companies with a long history of success, would loss a substantial amount of earned income for our retirement.