

# 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-8lan-48jn
<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-6986

Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Hoyt Connell

**Address:**

3317 Geiger Avenue  
Kensington, MD, 20895

**Email:** hoytc55@gmail.com

**Phone:** 301-509-3447

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## General Comment

It is patently absurd to remove the ability to hedge and enhance income in an IRA by removing the ability to use options. With the demise of social security and many investors underfunding their retirement, options provide the ability to dramatically increase income. Please allow options to be part of an IRA.