

PUBLIC SUBMISSION

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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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General Comment

I am a retired individual and do my own investing to reduce costs. I use options in my IRA account to reduce risk and to increase my return. With the recent fall in the value of my stocks it was very important to me to have the ability to use options as a safe guard. Please do not take that privilege away.

A. Bandstra

Green Valley AZ.