

# 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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## General Comment

Please do not take away my ability to use options in my retirement account. I use options to earn extra return on investment and REDUCE risk. My IRA is a small part of my retirement assets. The 401k and 403b accounts are professionally managed. But, the fees are too high and I routinely out perform them by a wide margin. I'm not a wiz but I did study using options for two years before selling any . I don't want my ability to provide for my family restricted by eliminating the use of options in my retirement account.