

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 eliminate the ability to use any form of options in 401K, IRA or any other retirement account. Options, when used properly, are a useful trading tool that decrease portfolio trading and/or investment risk. Options also may help an account owner earn additional income in a retirement account and this is particularly meaningful in our low interest rate environment. thank you for considering my comments.