

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

As a mature educated female investor I strenuously object to more government interference/restrictions in the form of a proposed new rule that would change how brokers and financial firms deal with IRAs and other retirement plans, purportedly to reduce fees and conflicts of interest between brokers and investors.

On the contrary, its design would restrict any advantage that the use of options provides, thereby punishing those of us who have studied ways to be responsible in our efforts to support ourselves as long as we may live--an ongoing serious matter.

I pray that you will allow this protective tool to remain at our disposal.

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