

# 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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## Submitter Information

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## General Comment

While the effort to reduce fees and make things more fair is admirable, this rule will also restrict how we can trade in our retirement accounts. Many of us use options to REDUCE RISK in this crazy world of Zero Interest Rate Policy (ZIRP) where no safety can be found in conventional investments and accounts. Please, please, PLEASE do not take away the last bastion of safety we have left. Do NOT enact these poorly written regulations. Thanks for your attention..