

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Anonymous Anonymous

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## General Comment

Please keep your grubby hands off our retirement accounts. I don't appreciate your intent to deny people the right to protect their retirement money with the use of options. I use the selling of cash covered puts to buy stocks cheaper than I can buy them at current market price. Also, I use the buying of puts to protect my positions in stocks if the market price of a stock drops. People in the government think they know best. But in reality they screw everything up. Leave our retirement accounts alone.

Government wants people to be in poverty during their retirement years it seems. With ZIRP we get no interest paid to us for our money. If you remove the use of options from our retirement accounts, that is one less way for us to grow our retirement money which we need to live on. Why in heavens sake can't you leave people's money alone? Stop impoverishing us!