# **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-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-2158 Comment on FR Doc # 2015-14921

### **Submitter Information**

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## **General Comment**

I have personally managed my own retirement accounts under the auspices of a self-directed custodial account for almost 10 years now to great effect. I have involving myself in various markets, principally stock and options markets as well as currency and futures markets all of which are currently allowable by law. While it may seem reasonable to protect people from themselves or predatory brokers, I would hope that any rule-making involving retirement accounts will not preclude activities in self-directed accounts that are currently allowable. In other words, at least for self-directed custodial accounts, please do not restrict activities currently allowable. To do so would have significant deleterious effect on my ability to attain goals I have established for a comfortable retirement.