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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

It is my belief and experience that management and investment decisions for a retirement account should be entirely open to the individual who has assets at risk. For example a 401K or Roth account. There is not doubt that the individual can and will learn to make better decisions as to when or if they should use options for example. Since the brokerage and financial advisers cannot make these decisions without the consent of the owner, there is no need to further regulate the choice to use options were appropriate to minimize risk and loss of assets.

The individual is much more adapt and skilled at knowing what is good and sound investing than the people who write such regulations and make the wrong call for what is "protecting" the investor. This is been demonstrated on numerous occasions in our past history.