

# PUBLIC SUBMISSION

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| <b>As of:</b> September 28, 2015        |
| <b>Received:</b> September 21, 2015     |
| <b>Status:</b> Pending_Post             |
| <b>Tracking No.</b> 1jz-8196-o3dd       |
| <b>Comments Due:</b> September 24, 2015 |
| <b>Submission Type:</b> Web             |

**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

**Document:** EBSA-2010-0050-DRAFT-5511

Comment on FR Doc # 2015-08831

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## General Comment

Holding financial advisers to the fiduciary standard is great. Thanks. But please recognize that, as drafted, this rule change would be very harmful to account holders by eliminating the trading of options. With so little interest income available, selling options is a useful and entirely defensible strategy for managing a retirement portfolio. Tax-deferrered IRA accounts serve a valuable social purpose and I resent Treasury and Labor from trying to undermine their viability. Please record me -- and my family -- as strongly supportive of continuing our ability to trade options in IRA accounts.