

# 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

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## General Comment

DO NOT outlaw the use of options in IRA accounts! Options are extremely useful in protecting your investments from an unexpected loss. Also I have been investing for over 30 years and I find that options are very useful in buying shares of a company at a reduced price (selling puts) or getting extra income from the stocks I do own (selling covered calls). As for unexperienced investors, the brokerage houses do a good job of keeping new investors from making trades they have no experience with by limiting the type of options that a new investor can use. If you outlaw this practice, you will have taken away one of the most useful tools that an investor has.