## **PUBLIC SUBMISSION**

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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

**Document:** EBSA-2010-0050-DRAFT-5793

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: John O'Hara

## **General Comment**

I would like to register my concerns to you about the pending legislation on this bill and how it limits my ability to reduce risk in my portfolio. The bill, as written will take away my ability as an individual investor to sell options in my IRA. I do this to generate income and also to reduce my risk. Why would you want to take this ability away from individual investors? This makes zero sense! Please change the bill to allow us individual investors to continue to use options in our IRA accounts.

Thank you