

PUBLIC SUBMISSION

As of: September 28, 2015
Received: September 21, 2015
Status: Pending_Post
Tracking No. 1jz-8197-r2c0
Comments Due: September 24, 2015
Submission Type: 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-5859

Comment on FR Doc # 2015-08831

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General Comment

This rule forbidding options trading in IRA accounts would limit ability to generate income for retirees by selling calls against existing holdings, prevent hedging against market declines and put savings at risk and overall would DECREASE liquidity since fewer people will want to put capital at risk. It is a TERRIBLE idea. Thank you