

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

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General Comment

Dear Lawmakers

Please take a few moments to understand that to pass this regulation could restrict those of us that have taken the time to learn how to use options trading safely and correctly will no longer be able to invest in these investment instruments. I have pay large amounts of my own money(not ira funds) to be able to use options trading along with software programs to reduce risk to reward ratios. By limiting the amounts I invest along with stop losses for losses and gains and investing only in stocks I would want to own, the risk is greatly reduced. We also use strategies for producing annual incomes of 12 to 24%. Please do not throw all of us into the same class. Some of us do our homework and know a thing or two. If you want to pass a law like this please make the adjustments that are fair to us who have taken the time and money to learn and use our retirement accounts for options trading. Not all of us risk everything on a single bet.

Thank you for listening