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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

I am totally against any changes to my ability to sell or buy options in my IRA and Roth IRA's.

I have worked very hard my entire life, and have an 401K, IRA, & Roth IRA. I do the research and select the options that I wish to invest in all these accounts. It is totally self directed and I have been able to increase my account value as a result.

I use the options in all my accounts, both selling and buying options. I believe this should be my individual right, and am against the restriction of options in retirement accounts. Please do not eliminate this ability in our retirement accounts. It has allowed me to improve my gains, since the federal government chooses to keep interest rates low, so retirees today have few options to increase their net worth and build up their retirement accounts.

Again, I am totally against eliminating the ability to buy or sell options in retirement accounts!!!