PUBLIC SUBMISSION

As of: September 28, 2015 **Received:** September 21, 2015

Status: Pending_Post

Tracking No. 1jz-8198-2r1k

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-6008

Comment on FR Doc # 2015-08831

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General Comment

I have been investing toward my retirement for the past 35 years. My results have never been as safe and reliable as they have been for the past 12 years. What made the difference? It was the fact that I learned how to use options to reduce risk and consequently dramatically improve my odds of success.

PLEASE DO NOT TAKE THIS AWAY FROM ME AND SO MANY OTHER AMERICANS WHO RELY ON THEIR RETIREMENT PLANS FOR THEIR FINANCIAL FUTURE!

If you need to modify anything -- then modify whether or not a person can use leverage in their retirement accounts. You could limit the % of their account that could be used in any individual investment -- eg. 5%.

Do not alter our ability to be more safe in our investing!

Please change the wording of this legislation so that properly used options are still allowed and we can safely improve the likelihood of successful investing!