

# 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

I understand that one of the effects of this reg would be to eliminate the use of options in my IRA's.

This would absolutely cripple my returns. I have worked for over 10 years to improve my use of options in my IRA.

Without the added return that I can get with options I will be unable to retire when the federal government forces me out of my current job in five months. ( forced out by the government at age )

If you pass this restriction I will have to get another job probably at a vastly reduced salary.

There is no good reason to restrict options. Some people will lose money in options just as some will lose money in t-bills.

No one is ever forced to use options, but they can make your portfolio much safer and with a better return.