

# PUBLIC SUBMISSION

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**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

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## Submitter Information

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## General Comment

At present I do not trade options in my retirement account, as I am still quite young and have a fairly decent income. I prefer to leave my retirement account alone and let it accrue dividends and interest. That said, I'm sure one day I will want to use the risk limiting strategy of trading options to protect myself, and possibly even increase my rate of return. Quite frankly, I pride myself in the fact I've taken time out of my life to learn how to trade options responsibly, which I understand not many people do. Even given that fact though, I do not see why it should be the government's right or responsibility to decide how, what and when a citizen may choose to invest their money. The government already has quite a bit of power over what we as citizens are allowed to do with our investments. There really is no need to further restrict our lives in that realm.