

# 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

**Document:** EBSA-2010-0050-DRAFT-6191

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Please do not make any changes that will restrict individuals from trading options within IRAS. I have attended numerous educational courses to learn how to properly trade options and I do so successfully now as a means of earning additional retirement income. I have successfully traded with different forms of options for several years. I am not reckless and I know what I am doing. Any rule changes that will prohibit my use of options will directly harm me.

I also use options, at times, to provide protection against excessive loss in my stock portfolio when volatility spikes. Options can be a useful tool for knowledgeable individual investors.

Please be very careful when making rule changes so that there are not unforeseen consequences that are actually harmful.