

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 21, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8l9b-mqw3
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> 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-6202

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I am over 70 years old and have used options in my retirement accounts to limit risk during periods of volatility and using covered calls to capture additional premium on stocks I own. I see no good reason you should restrict my right to continue to do so with my retirement accounts. Your proposed change will put me more at market risk and cut into my earnings for these accounts.

I have used my broker as well as others to educate myself on options trading and cutting off my brokers training is just one more stupid move. Sure it is my job to evaluate ANY training just as anyone needs to do the same when one reads news or watches a new source.

It is my opinion that we have far too much regulation and this is just one more example of this. It is my suggestion that the ESBA do nothing to change the current status on this issue.

If you really want to go after something go after the high speed trading by the fat cats (your friends?).