

# 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

Please do NOT put this regulation into effect. Options can be used as a hedge to lessen risk, not increase it. Investors have been led to believe that all Options are risky, but they can be used like insurance, as simple as house insurance, to protect investments.

Leave IRA's alone, not make things more complicated and reduce seniors' possibilities of making more income. With the low interest rates, there are fewer and fewer opportunities for increasing income.