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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.

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Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Submitter Information

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General Comment

We all must learn to fend for ourselves. That includes taking personal responsibility for our financial decisions. We will never learn if we have regulations such as restricting something as simple and as safe as using options to increase income in our retirement accounts. I have studied and learned the right way to use options. I would hope that choice will remain open to me and to anyone who wishes to engage in this method of income production. I would encourage education over regulation. Maybe something along the lines of a test to ensure that those who choose to use options actually understand the basic fundamentals and risks.