

# 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

**Name:** Anonymous Anonymous

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## General Comment

As a individual investor, I should have the right to trade options in my retirement account. Being able to buy put options as insurance against a market decline and selling covered call options on stocks has actually has increased the gains in my account. I believe options are less risky than just holding stocks without protection against losses in a declining market..