

PUBLIC SUBMISSION

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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.

Comment On: EBSA-2010-0050-0204

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

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General Comment

Please stay away from my retirement accounts. I use options (cover calls) in my retirement account. It is profitable and actually reduces the risk associated with equities. Stop changing the rules. I don't need the government telling me what I can and can't do with money I manage. You don't know better than individual investors about what is best for us and our accounts. Let the market work and stop trying to manage it. You are not competent to do so.