

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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Submitter Information

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General Comment

As a registered financial advisor who has had a clean U-4 compliant record for over 20 years I ask you to not remove the rights to trade options in a retirement account...these options strategies that allow us to help our clients meet their financial goals. There are long periods of time in the history of US interest rate world that shows that the 10 year Treasury stays below 5-6% for 60 year periods. Investors have not saved enough money for retirement and they need to be able to adjust strategies based on the Monetary/Fiscal Cycle for that period of time to take distributions off of their IRA accounts.

If done appropriately these strategies help to protect and generate income for the investor.