

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I value the right to be able to use options in my retirement accounts. I have taken the time to learn proper options trading, and it has helped me increase the value of my retirement accounts while also helping to REDUCE risk. Instead of forbidding the use of options in retirement accounts, the government should be encouraging the education of people in the proper use of options. Self-reliance for retirement is critical to the future of our country, particularly in light of our government's irresponsible financial policies and practices. Please do not make matters worse by further limiting the ability of U.S. citizens to accumulate their own funds for retirement.