

# 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

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## General Comment

Dumbing down regulations to protect those irresponsible people who will not do their own due diligence penalizes those that take the time to research stock options and make informed decisions. We need the opportunity to invest, to include the use of options and covered calls to try and NOT be dependent on government assistance upon retirement. Do not implement this regulation.