

# 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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## General Comment

This is a bad idea. I am semi-retired and have used options in a very conservative way to help increase my retirement income. With Interest and bond rate at rock bottom returns, how is a retiree or potential retiree going to live on almost not return in the traditional safe investments? Options in my retirement allow me to at least create a little additional income. I hope you will not implement this rule. It will not help people, it will hurt them and limit their ability to create a larger retirement income.