

# 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

Retirees like myself should continue to have the right to trade options in a retirement account. I have taken the time to learn how to properly and consirvatively use option trading to increase the value of my retirement accounts with very minimal risk. If you truely believe that retirees like me sould be protected from trading options in such a way as to risk loosing most or all of our retirement funds, you should require brokers to insure that retirees have acquired the necessary training to be able to understad that procedures involved and how to avoid or minimize risks -- perhaps requiring an online training course and written exam could accomplish this. But ultimately, after gaining the necessary knowledge, retirees should continue to have the right to trade options as they see fit. After all, it is their money.