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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General Comment

With virtually no interest on savings and the government printing money so that the dollars we have worked to squirrel away for retirement being devalued we need any tool we can find to produce income so that we don't end up standing in line pleading for an Obama phone, food stamps, free health care and housing like the 48,000,000 other Americans that have done so well with the Hope and Change policies.

We have taken investing courses and have come to understand that trading options can actually soften the blows of stock market fluctuations. Please don't take this tool away.