## **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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## **Submitter Information**

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## **General Comment**

I believe that the proper use of options not only increases potential return, but options usage can also reduce the risk inherent in a portfolio. The idea that banning the use of options is good for a retirement account is ludicrous.