

# 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

What lame brain, activist zealot came up with the idea that NOT trading options in a SELF DIRECTED retirement account was GOOD for my well being??? Not only is it so patiently STUPID, it limits an ability to grow my account at a more defined return rate. Writing "covered calls" on stock I own allows me to make a return, even when Government does asinine things with our currency.  
PLUS, how am I suppose to protect my retirement when I can't buy "protective puts" to insure against another crash when I am unable to trade?????  
You don't guarantee my retirement from loss, so why in hell do you want to restrict me from buying and selling options that will???  
Not only does this rule create a bad situation, if passed, it almost insures the failure of every retirement account if another "flash crash" happens and we, the investor, does not have the tools to protect ourselves from it.