## **PUBLIC SUBMISSION**

**As of:** September 28, 2015 **Received:** September 24, 2015

**Status:** Pending\_Post

**Tracking No.** 1jz-8lb0-eykz

Comments Due: September 24, 2015

**Submission Type:** Web

**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

**Document:** EBSA-2010-0050-DRAFT-7502

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: David Spencer

## **General Comment**

I am opposed to restricting the use of options in an IRA account. I know for a fact that options can be used in a very conservative investing strategy because I have done it to make small gains with little risk. I believe this is a misguided attempt to protect investors from themselves. Please reconsider this shelving this unfair restriction. Thank you. David Spencer