

# 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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## General Comment

I would ask that you DO NOT enact any rule that restricts the choices that investors have to try and manage and grow their money. While you may have the best of intentions about reducing conflicts of interest, and assuring good information for investors, the fact is that if you take away tools--such as the use of options in IRA's--then you have made it more difficult to reach our goals.

Indeed, what good is "unbiased information", if the means and methods of acting on it have been hamstrung? As investors, we have to be aware of risks, and that is our responsibility. "Caveat emptor" is a guide we all follow, and if we don't--that should be our problem, as well.

Option trading in IRA's is a vital part of strategies for many investors like myself, and the flexibility they offer is very important.

Leave the choices of how we go about this UP TO US. Please.

Respectfully,

Tony Scott