

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

please do not pass this as is. This will limit my ability to trade options in my retirement account, which in turn limits my ability to further my income in retirement. This will ultimately lead to a decrease in the tax the government will collect from me. I agree we should work to keep fees down in retirement accounts, but please let me be the judge of which low fee investments I use. It is MY responsibility to review and reallocate if funds/accounts are charging too much. Please focus on requiring those fees to be more noticeable to investors/retirees, but ultimately we need to inform ourselves and take RESPONSIBILITY for our own choices.

Again, please do not limit my ability to sell options in these retirement accounts.