

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 24, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lbb-mod9
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> 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-7979

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Stewart Lammers

**Address:**

7251 Mast Road

Dexter, MI, 48130

**Email:** sjlamm@charter.net

**Phone:** 7344268693

---

## General Comment

I am a retiree and would find the regulation to restrict my use of trading options in my IRA, would limit my ability to create more wealth from my IRA. The option gives one the ability to earn income even in a falling market