

# 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

My wife and I are totally against any regulation which inhibits our ability to conduct business with OUR money. These proposals will certainly reduce our opportunities to generate income for our retirement. We have educated ourselves on stock options trading and have learned we can grow our portfolio AND decrease our risk at the same time. The recent downturn in the market only underscores the need to decrease risk. For the life of me, I cannot fathom WHY my government would be interested in interfering with that! Please don't do this!