

PUBLIC SUBMISSION

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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

As an individual investor for thirty years, with both IRA and non-IRA accounts, I find that the occasional use of certain options

(puts and calls) allows me to REDUCE risk.

Please refine the language of this new proposal to allow the use of Options within IRA accounts, without considering the trade

as particularly beneficial to the brokerage firm (I use Fidelity).

Thank you