

# 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

There are many items that are good in the regulation.

I take specific exception to forbidding the use of Options in a IRA or ROTH of any kind.

The ability to use options actually reduce my risk and increase my fee income.

Prohibiting the use of Options would reduce my income and increase my risk to support myself in retirement.

I am totally opposed to implementing this part of the rule. Selling Puts and Covered Calls should be allowed, at a minimum.