

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

Document: EBSA-2010-0050-DRAFT-6384

Comment on FR Doc # 2015-08831

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General Comment

I am against this regulation as it will significantly impact the growth of my IRA. With all the uncertainty after the 2008 crash, it has been difficult to find safe and consistent returns for my retirement accounts. The use of covered call options has been essential to finding reasonable returns with interest rates so low. I use options on a monthly basis to add to my dividend paying stocks. Without the options strategy, I would likely not participate in IRAs as part of my retirement plan. Please do not approve this regulation without allowing full access to this investment strategy.