

# 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

I have an IRA in which I use options (covered calls) to increase my income and lower my risk. I buy high quality, dividend paying stocks that don't have wild swings. I then sell a call option to increase my income. If you eliminate this method of earning income while you keep interest rates at an all time low, how are we seniors, I'm , going to survive?