

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Dave M.

**Address:**

Cuyahoga Falls, OH,

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## General Comment

Hello. I wish to voice concern over the proposal to eliminate the use of "options" from retirement accounts. The selling of covered calls on securities I already own, can be an additional source of retirement income. The selling of put options may involve more risk, but, if utilized prudently, could be an additional source of retirement income as well. I understand that some folks may not understand the word "prudent", so maybe a limit on funds that could be used to sell "puts." (maybe 10% of total account worth)