

# 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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## Submitter Information

**Name:** Anonymous Anonymous

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## General Comment

Option trades reduce risk, rather than increase it. For example, the covered call's primary motive is to earn premium income, which has the effect of boosting overall returns on the stock and providing some downside protection. The Department of Labor has no business taking away the ability of people in retirement to use options to actually decrease portfolio risk. We deserve every retirement savings tool at our disposal, especially in these economic times.