

# 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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## General Comment

I understand from this that the government is intending to end my use of options in my IRA. This change would be ruinous to my ability to grow my IRA and balance its risks. Please do not do this. It is only by use of covered calls and selling puts that I have been able to grow my IRA and keep from risk in all or nothing choices. I am retired and am otherwise dependent on my social security income to meet my living expenses. I need a viable and functional savings account in order to make up the difference between my income and expenses. Thank you.