

# 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

Please reconsider the use of options in IRA accounts. The use of techniques, such as covered calls, enable IRA owners to both sides ncrease investment yields and protect from severe downturns in the market overall or in individual stocks held