

# 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

My wife and I frequently trade covered calls, on stocks which we own. As I understand this proposal, this regulation will restrict that ability, and, even prevent brokerage houses from offering EDUCATION on how to do this!

First of all, both Democrats and Republicans have bankrupted Social Security. Now you are trying to take away my ability to use the financial tools I frequently use to increase my retirement account, on the stocks which I own?? How do you expect us to make up for all the losses which the federal government has saddled on my back and the backs of my children? This also shows me how ignorant this Administration is, as many option trades actually REDUCE risk, not increase it!

I am totally opposed to this regulation and will also be informing my elected representatives of my displeasure of how this administration is once again hurting the American people.