

PUBLIC SUBMISSION

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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: Kyle Hegg

Address:

Huntington, WV,

Email: kyhegg@yahoo.com

General Comment

I am retired. I use options to safely add to my income. These are primarily covered calls on stocks that I own. This can be done in both my IRA as well as my own account. Options also add a measure of safety in sideways or up and down unstable markets. I do NOT use brokers to advise me, I only use Schwab to make the trade.

This proposed rule is ludicrous to individual investors that research on their own. There are Millions of us.