

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 21, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-819b-v44t
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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

**Document:** EBSA-2010-0050-DRAFT-6166

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I am a retiree and the owner of several IRA accounts. I understand that the intention of this proposed rule is to reduce fees and conflicts of interest between brokers and investors, both of which would be welcome results. I also understand that one of the results of the implementation of this rule as it is currently written will be to restrict the trading of options in an IRA. While I acknowledge that some options trading can be risky, I have learned how to trade options in a way that reduces my risk and enhances my returns. I am referring to my current ability to sell covered calls on shares of stock that I own. It is my hope for myself and many others who use the sale of covered calls in IRA's that we continue to have the opportunity to use this technique in these accounts. I respectfully request that the EBSA rewrite this proposed rule so as to not restrict options trading in IRA accounts. Thank you for the opportunity to comment on this rule.