

# 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

I do not favor or support any regulation which will result in a decrease in the number of financial tools I, along with others, may use in the management of our collective retirement plans. For some time now, I have used covered call writing in my IRA to SAFELY increase returns. I do not need nor desire the "help" of the government in the management of my personal savings, be it qualified or non-qualified monies. Please don't take away the financial instruments which educated investors use to manage personal savings under the reasoning that it will protect those who are not knowledgeable about such instruments. This is not progress! This limits us as a nation. It is the duty of every American to understand his or her personal finances or to hire/appoint someone who has the expertise in this area. Thank You for reading this.