

# 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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## Submitter Information

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## General Comment

I think this title does not state all that is going on in this rule. I have taken time to study options and think that it is a good thing to have access to do. It can reduce your volatility in the account and and increase income for retirees. I do not think that decreasing our choices can help anything. I do only covered call in my IRA account which is very safe. I think that the rules should not have reductions of choices. It is up to the individual to learn about the options. Maybe you should send out materials explaining these choices instead of making rule changes.