

# 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

why would you want to penalize the retired people who use the covered calls to provide monthly income to live on? This needs to be thought completely thru before taking away a vehicle for us to use in a very helpful manner. I would appreciate a new look at this legislation. Thanks