

# 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

Please do not take away my right to trade in covered call selling options within my 401K or 457B retirement accounts. I have taken the time and spent money educating myself in the prudent use of options within my retirement accounts and would cause me financial harm if you took this tool away from me. I have so far been able to grow my retirement account through the smart use of call option selling. I also use options at times of market turmoil to reduce risk. My most often used option strategy is to sell covered calls to generate income (I am a 70 year old retiree) and in todays environment I cannot get much income from interest on my savings alone. Please consider my situation and many more retirees in the same shoes as mine. THANK YOU!