

# 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

**Document:** EBSA-2010-0050-DRAFT-7134

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Hi...

I have an IRA and I manage my own money in it. The reason I do this rather than to rely on some stranger on Wall Street I prefer to carve my own path and do what I feel is optimal for my investment objectives. I also have more to gain and/or lose with my hard earned money and I'd rather not put that pressure on somebody else. One of the strategies I utilize in my IRA is writing covered calls. I've done so successfully for some time now. It's come to my understanding that this proposed bill would eliminate that possibility. I find that reprehensible. I've taken the time to learn this very useful market strategy and it's become an important part of my portfolio.

If your goal as a lawmaker is to allow the American people to be self-reliant in their Golden Years and not living off the government dole then I suggest you give people MORE options in investing their OWN money, not less.

Please vote "no" on this bill.

Thank you,  
Dr. Dominic Hrabe