

PUBLIC SUBMISSION

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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

Please do not take away to ability to use options in IRAs and 401ks. This would drastically reduce my percentage gains from selling covered calls. In addition, there would be no ability to protect from share price downturn while owning a stock without being able to purchase puts to offset a decrease in share price. This allows me to protect my wealth for retirement while still collecting dividends. Americans have to have some way to make passive income and this has not been helped by the Federal Reserve's historically low interest rates during the past 5-6 years. Thanks for your consideration.