

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Please do not dis-allow the use of covered calls in an IRA account. Covered calls, by definition, reduce the risk of owning stocks.

I am a retired Merrill Lynch Financial Advisor and have used covered calls since 1974 to help increase income and reduce risk.