

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 24, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lb1-wumv
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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-7550

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Edward Kobialka

---

## General Comment

It is my understanding that the adoption of this rule will limit my ability to use option trades (selling covered calls and cash-covered puts) in my self-directed IRA accounts. That is not only an abuse of my rights as an investor, but a taking of a potential source of income in this currently low interest environment. And may I point out that the less income is generated in my IRA, the less the government has to tax on its eventual withdrawal.