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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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General Comment

Regarding the proposed inability to be able to trade options from IRA accounts, my husband and I have safely traded options in our our IRA accounts for years. We took classes to learn very safe strategies that have resulted in steady increases to our accounts upon which to retire and ensure that we will not be dependent only on Social Security. We are not day traders, and do not trade complicated spreads, but rather simple put options that most of the time expire adding a small increase to our account. On the off chance that our position is put to us, we use a safe covered call strategy to safely make small increases to our accounts until the stock is called.

These accounts are the results of hard work at our professions, and are managed well under our direction. We would respectfully oppose any changes in how we are able to use the funds in our IRA accounts to increase our retirement funds.