PUBLIC SUBMISSION

**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-7974
Comment on FR Doc # 2015-08831

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**General Comment**

Regarding the proposed rule change please think before you take this terrible action. Most people who trade options in their IRA, i.e. covered calls have taken great care to understand options trading. This type of trading is the "safest" type available. Removing this capability from their toolbox of income will create hardship on those people who can make this trade successfully. Please do not pass this initiative. Respectfully, Kim Marshall