

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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General Comment

I am a retired electrical engineer with both ROTH and regular IRA accounts. Since interest rates are NOT very reliable for providing a decent return from my retirement accounts, I have found that using PUT & CALL options (specifically covered CALL options) has greatly helped my retirement income. Please DO NOT enact any RULES that would prevent me from using this means to earn a decent retirement income.