

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

RIN 1210-AB32

If this proposal eliminates the ability to purchase or sell covered calls from within one's IRA, I completely disagree with any such ruling.

Conservative investors (including myself) have used this valuable tool to increase yields for income purposes. Especially during these economic times of incredibly low interest and ROI. Your proposed rule would severely hurt retired people on fixed incomes.

Sincerely,

Ed A. Holand

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