

# PUBLIC SUBMISSION

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**Docket:** EBSA-2014-0016  
Fiduciary - Conflict of Interest Exemptions

**Comment On:** EBSA-2014-0016-0005  
Proposed Amendment to Prohibited Transaction Exemptions, Exemptions from Prohibitions  
Respecting Certain Classes of Transactions Involving Employee Benefit Plans and Certain Broker-  
Dealers, Reporting Dealers and Banks

**Document:** EBSA-2014-0016-DRAFT-0444  
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## Submitter Information

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## General Comment

Please do not restrict the trading of covered calls in retirement accounts. It is hard enough trying to generate income with "zero percent" interest rates. This trading strategy is a lifesaver for retirees.