

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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Comment on FR Doc # 2015-08831

Submitter Information

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General Comment

We (Dana & Cheryl Kaysen) DO NOT SUPPORT the Elimination of using Options in retirement accounts!

Please, Please do no- eliminate Option trading in our Retirement accounts! My wife and I rely heavily on the use of Options to generate income to live on. We have both spent countless hours learning how to trade options in our retirement accounts conservatively. If you are not aware, Options when used correctly (Credit Spreads & Covered Calls) are safer than owning individual Dividend Stocks!

Please be very aware that eliminating the use of Options in retirement accounts will negatively impact thousands of people that rely on the use of Options to mitigate risk and provide their families a safe income stream.

I would be happy to personally discuss with you how Options work and how they can benefit you and the community that you live in.

Economically speaking, this would not improve our independence...rather, it would force us to rely more and more on the government. This would further burden our government programs and take a bite out of the tax-payers pocket book.

Please feel free to contact me at: (949) 842-4880 or email me at: dckaysen@gmail.com

Sincerely,

Dana & Cheryl Kaysen