

# PUBLIC SUBMISSION

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**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

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## Submitter Information

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## General Comment

To the regulators that are overseeing this proposed Rule: I have been retired for 6 years now. I use various option strategies in my regular brokerage account, IRA account, and Roth IRA account, and 401k roll-over account to enhance my income, portfolio protection, and general stability of the account to market forces. I anxiously hope that you will not impose a restriction of option strategies on these type of accounts as they make up 90% of my retirement income. As you know, market performance for the last 2 decades has resulted in a near flat portfolio return. So the use of options has been the sole source of my retirement income from these accounts. I would be happy to discuss further with anyone that would like to hear more. Best regards, Steve