

# 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 Whom this may Concern,

I have spent a great deal of time learning how to use options as a safe guard for my portfolio. For my IRA, options are like insurance that minimizes losses and often times doubles the dividend income I receive by using covered calls. By taking this away you will make our IRA accounts more vulnerable and, in many case, reduce the income stream. I think that there are many more conservative investors out there, that use options wisely, than you may think. Please do not pass this legislation.

Thank you,  
Jeffrey Nee