

# 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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## General Comment

Please do not restrict my rights!!!!

The rule is supposed to reduce fees and conflicts of interest between brokers and investors. That's a good thing. But the rule as written has a fatal flaw.

Here's the thing... if passed, this rule will restrict the trading of options in IRA accounts.

I sell covered calls in IRA accounts for income and capital gains. And as I get older - it is the income I am counting on.

Under the new rule, a typical brokerage wouldn't be allowed to let me trade options or even provide options education on its website.

I deserve every retirement savings tool at your disposal.