

# 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

**Name:** Anonymous Anonymous

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## General Comment

How is it that the Government is trying to take away my rights to use options as a means to generate income in my IRA account.

I regularly sell covered calls to generate income. I also sell uncovered puts below the market to try and buy a company's stock

at a price lower than the current market. The put option also creates earnings. Without these tools in combination with the Fed's low

interest rates I would not have enough income to survive and you would put me on the welfare.