

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 21, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8l98-9f7g
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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

**Document:** EBSA-2010-0050-DRAFT-5933

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Randall Wagner

**Address:**

4691 Old Grand River Trl.

Ada, MI, 49301

**Email:** randalljwagner@yahoo.com

**Phone:** 616 3651895

---

## General Comment

I strongly appose any new regulations tha would limit the individual owner of an IRA from selling covered call options on that account. I have educated myself on the use of options to grow my wealth and to protect my account t from down side risk. The restrictions on this practice in a self directed account would have a significant negative impact on my retirement income and would effect my standard of living in retirement.