## **PUBLIC SUBMISSION**

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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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Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

I have taken the time to learn proper options trading. It has grown my retirement account. Option trades reduce risk, rather

than increase it.

Options are just another tool necessary and needed for all retirees. Selling covered calls has increased my income and

capital gains.

Why should retirees receive additional penalties, while Wall St. continues to make money from retirees. Wall St. will make

more if this rule is past.

**Craig Showers**