

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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General Comment

I SELL cash secured puts and covered calls to DECREASE the risk in my retirement portfolio. Please do not remove this very important tool from my retirement account toolbox. I understand that I am responsible for my retirement and do not expect the government to take care of me in retirement. I understand that there are some people who do not understand options or finances, in general. I am not one of them.