

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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Submitter Information

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General Comment

I would like to comment on the proposed rule change as it pertains to IRA's. I have take a great deal of time and much effort to learn to properly use options to reduce the risk in my IRA, and your proposed rule change will not let me trade options in my IRA. I use these options, specifically covered calls, to reduce the risk of investing in common stocks and it has definitely done this. This is likely an unintended consequence of this rule change, so I ask you not to take away this valuable vehicle for reducing risk in IRA's.

Thank You.

George G Haberman M.D.