

# 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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Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Gordon Frank

**Address:**

265 Hwy 35 N

Mantoloking, NJ, 08738

**Email:** gfrank58@yahoo.com

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## General Comment

Trading options in a retirement account, while maybe not for everyone, is a valid and proper use for people looking to protect, secure, and grow their future. Disallowing that would jeopardize far more than help people's retirement.

I have traded covered calls very favorably in my account over the last few years and it has increased the account's safety and enhanced the return.

Please do not disallow or outlaw in any way the ability of people to use a safe, valid tool, to protect and enhance our ability to grow our own retirement funds.

I would not object to means testing for Social Security or other entitlements.

Thanks