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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

Name: Patrick Cotty

Address:

505 W. McDowell Rd

Phoenix, AZ, 85003

Email: wpcotty@gmail.com

Phone: 602-923-2772

General Comment

All my and my wife's retirement savings over many years are in IRAs. We have learned the benefits of judicious use of selling covered puts and calls to provide both income and lower the volatility within our portfolios. We are not rich by any means and still work after retirement age because we have to. Do NOT touch the use of Options trading in our IRA accounts.