

# 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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## Submitter Information

**Name:** Debbie Conklin

**Address:**

in care of 12696 Rte 259 Hwy  
Blairsville, PA,

**Email:** sanddconklin@yahoo.com

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## General Comment

I strongly oppose removing our right to use options in IRAs and 401ks. If used correctly, they are an invaluable tool to decrease overall risk and grow a nest egg. I usually sell puts and I never sell for a strike price that isn't a good deal on a good and solid company. If I end up having to buy the stock, I am usually able to turn around and sell a covered call if I so choose, further increasing my return. In an attempt to protect people from themselves, you will be harming those of us who have taken the time to learn about this tool and are using it to great advantage....and those people you are trying to protect will find some other way to gamble within the market.