

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 am recently retired and I count on trading covered options to enhance my income in my IRA. Covered options are easily understood by investors and are safe. With interest rates at record lows, retirees need a method to generate income to survive. Covered options are an effective and safe tool that I have been using. Please do not change the regulations that will prevent me from generating additional income.

Thanks

Bob Murphy

Houston, TX