

# 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:** Chris Nissen

**Address:**

111 W. Platt St.

Maquoketa, IA, 52060

**Email:** cnissen@qwestoffice.net

**Phone:** 563-542-0770

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## General Comment

Please do not take away my ability to trade options in my IRA account. I have studied this and it is the lowest risk way for me to generate income. It has given me hope that I may be able to retire. My trades are cash covered Puts and covered call options. They are less risky than buying the stocks. I have saved all my life and if I can't trade in this way it would severely lower my rate of return and increase my risks. I am a middle income business owner struggling to save for retirement. I need this tool. Thank you for listing to me.