

# 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:** George Nagel

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## General Comment

As a retiree with IRA accounts, I use covered calls to increase the return of my accounts. I have received training in their usage, and consider it a useful tool. Brokerage houses require a certain level of experience prior to permitting option trading by any of their clients, so any prohibition of such trading by experienced investors would be yet another intrusion into the personal lives and actions of Americans. Please don't protect me from something I don't want to be protected from!