

# 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

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## General Comment

It is imperative that those of us wanting to use options trading to increase our IRA balance remain as is. I have taken the time to learn proper options trading. Over the past 2 years, the use of options trading has grown your retirement account much more than had I been forced to stay in only mutual funds. By trading calls on stocks I own, I have avoided the excessive risks of the market downturn and fluctuations and actually traded for income. It has allowed me to continue to own the stocks, collect dividends and collect income, thus lowering overall risk and increasing my account balance. Eliminating options trading will make the gain in my IRA much less than what it could be.