

# 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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## General Comment

Please do not take away or limit our ability to utilize options within an IRA, 401K or any other retirement account.

Options when used properly offer the investor a tool that can enhance their ability to grow their account while reducing overall risk. I have personally been using options to "write (sell)" puts on stocks I am targeting to purchase, I then "write (sell)" covered call options on many of my positions to systematically generate safe income. Eliminating this tool (the ability to write or sell option contract within my retirement accounts) would be taking away a necessary and safe, risk reducing tool that should be left for my benefit.

Additionally, the money in my retirement accounts is mine. I am against government imposing rules on what I can and cannot do with my own money.