

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 24, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lb5-c6nd
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**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

**Document:** EBSA-2010-0050-DRAFT-7766

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Lawrence Young

**Address:**

21926 Somerton Ln

San Antonio, TX, 78260

**Email:** youngcpa@sbcglobal.net

---

## General Comment

Please do not restrict the ability of informed citizens to use options in their retirement accounts to produce income and protect their investments from market swings. In the current low interest rate environment, selling options on selected owned securities produce necessary income that increases the retirement account balance.

Thank you for your consideration.