

# 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

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## General Comment

Writing covered calls in my IRA account are a benefit in increasing stable income from my large cap dividend paying stocks, in this present (and likely ongoing) low interest rate environment. The FOMC induces stock purchasing through their ZIRP, and having purchased stocks in response to that inducement, for the government to restrict covered call option writing on the stocks we were "directed" into investing in would be counter productive to the FOMC efforts. Please do not restrict investor options further by any restrictive legislation. Achieving adequate retirement funds is difficult enough already in the ZIRP environment.