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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I understand that the Department has proposed new rules that relate to how brokerage firms and financial institutions relate to IRA's and 401ks. The rule apparently eliminates the use of options trading which if used properly reduces risk and can be lower risk than bonds and stocks. I have been personally using covered calls and cash covered puts for several years to earn extra cash and reduce to volatility of my portfolio. It would be a great disservice for the government to treat us individual investors as ignorant children that need to be protected from ourselves.

Micheal Fischer