

From: Daniel Kieffer <djkieffer@outlook.com>
Sent: Thursday, September 24, 2015 2:51 PM
To: EBSA, E-ORI - EBSA
Subject: Comments concerning RIN 1210 - AB32

To whom it may concern,

I am an investor in an IRA account. I have taken the time to learn how trading the proper options in my account can benefit toward its growth. When used properly, options can be used to reduce the risk in a portfolio rather than increase it. It would be unfair to restrict the proper use of these investment vehicles.

I appreciate the desire to ensure unnecessary losses occur in one's retirement account, but to remove the use of options from retirement accounts will prevent the growth and loss protection I have come to appreciate.

Please allow option trading to remain in any regulations considered for adoption.

Sincerely,
Daniel Kieffer