

From: R. Skufca <rls98499@yahoo.com>
Sent: Thursday, September 24, 2015 1:15 PM
To: EBSA, E-ORI - EBSA
Subject: Proposed New Rule RIN 1210 – AB32

I am writing this for myself and on behalf of my father as well. He is limited to what he can do on a computer. I think this new rule that apparently restricts trading options in an IRA account is very wrong. I have learned the proper way to use options and my account has grown because of it. I have been using options in my IRA for years now both as a means of income and to REDUCE portfolio risk. My father has done the same. We both DO NOT use options to make wild bets. I believe that people who use options in an experienced and responsible fashion should not be restricted by not having the option to use options in their IRA accounts. I assume the government is trying to look out for the individual investor and that is good but ultimately it should be up to the individual on what tools he/she can use in their own accounts. Thank you,

R. Skufca
Email: rls98499@yahoo.com