

**From:** Joan Segall <aptjoan@gmail.com>  
**Sent:** Thursday, September 24, 2015 9:00 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

This is an unfair feature to enact into law, that which is to ban option use in tax advantaged accounts. It is especially unfair to those of us on fixed incomes who use these accounts to increase our incomes in the face of ever increasing inflationary cost of living expense. I disagree with this restriction and ask that it be removed from this bill and not passed.

Joan Segall