

From:
Sent: Thursday, September 24, 2015 7:14 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am a novice investor trying to make my IRA investments keep me solvent during my retirement years. Due to the poor market performance over the last year, one of the only options left to create income is to sell options. I understand there are going to be new rules introduced that will reduce fees and conflict of interest between brokers and investors, which is going to be an improvement. But I also understand that the way this law is written, it will also eliminate the only way an independent investor can make an IRA profitable by restricting trading of options in IRA accounts.

I beg you not to pass this new rule as currently written, it will only make it next to impossible for individual investors to grow their IRA and 401(k) accounts.

Regards,