

From: Sally Marshall <sasueusa@hotmail.com>
Sent: Thursday, September 24, 2015 5:33 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210 – AB32

TO WHOM IT MAY CONCERN

I believe it is unnecessary for you to regulate against using options in retirement trading accounts. I have taken the time to learn about how to use options to grow my retirement account and reduce my portfolio risk. This information is freely available on the trading platform that I use - TD Ameritrade and there is already a safeguard against using 'risky' option such as uncovered puts and calls in this account. Anyone who has the ability to use an online trading platform must also have the ability to check whether options are a good fit. Why would you regulate away one of the few ways to reduce risk that the ordinary investor has to safeguard our retirement accounts?

Yours Sincerely,
Sally Marshall