

From: Nick Koczo <b747aviator@aol.com>
Sent: Wednesday, September 23, 2015 10:42 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Dear Sirs and Madams,

I am writing to tell you I am patently against the pending rule change that prevents me from using options trading in my 401k account. With the Federal Reserve keeping interest rates near zero, it is challengingly difficult to make any interest at all in fixed income vehicles. Options trading is one important way for me to supplement my retirement account in a positive way. Please remove this pending rule change and let us keep our options trading intact.

Sincerely,

Nicolaus Koczo

Sent from my iPad