

**From:** Dennis Mihalka <dmihalka@aol.com>  
**Sent:** Wednesday, September 23, 2015 7:00 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Hello,

I have been informed that there is very significant ruling on the use of option trading in IRA accounts. This is very problematic as I have spent a great deal of time understanding options and have found it to be a very effective tactic to minimize dramatic shifts in the stock market. Options offer hedge options otherwise not available.

Please honor the fact that we worked hard for our IRA accounts, saved and did without so we might have a modest income for retirement. Please do not take this important investing strategy away from our management portfolio of our IRA. We all know that government "wants to protect us" but in this case it makes us more vulnerable.

Thanks for understanding the reality of trying to make our funds last our lifetimes.

Dennis Mihalka