

**From:** claytor123@gmail.com on behalf of Clayton Egan <cegan@ucsd.edu>  
**Sent:** Wednesday, September 23, 2015 6:42 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Gentlemen,

I greatly appreciate your attempts to help protect me and other retired citizens from excessive fees and from conflicts of interest between brokers and investors.

However, as an adult, I do believe that I am capable of making my own decisions about which investment vehicles to choose.

--And that includes OPTIONS.

'Nuf said?

Regards,  
Clayton C. Egan