

**From:** VARNER OLMSTED <varnerto@yahoo.com>  
**Sent:** Monday, September 21, 2015 3:49 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

The use of options in my retirement account has greatly increased my income and has reduced volatility. Please do not restrict these rules any further than they already are now by passage of the above referenced bill. Thank you for your attention.

Sincerely, Varner T. Olmsted