

**From:** William Montague [mailto:william.e.montague@gmail.com]  
**Sent:** Wednesday, September 02, 2015 9:20 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

I'm writing to express my concern about the proposal to eliminate the ability of individual investors to trade options in IRA accounts.

Options strategies, such as cash secured put selling and covered call selling allow people like me to generate incremental income in our accounts without taking any more risk than the risk entailed in owning the underlying stock.

Why I should be prevented from utilizing such a strategy in an account simply because the funds have been designated as being for use in retirement is baffling.

I truly hope that you will take a thoughtful look at the negative impact this restriction would have on people like me.

Thank you for your attention to this.

Will

William E. Montague  
Cell: 617.686.1077