

**From:** Steve Koenig [mailto:skoenig@brcrp.com]  
**Sent:** Wednesday, September 02, 2015 1:55 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

The intent of this email is to comment on the proposed regulation limiting options in individual IRA accounts. I hope this proposal fails.

Why would this be an issue for the DoL? Why should an individual be limited in what he or she does to enhance their retirement? Options are a very useful investment tool that I and many others use to manage risk, earn additional income, and enhance the return in our IRAs. This has been even more important and useful given the current zero interest rate environment and volatility in the equity markets. First the Fed takes away our ability to earn anything on our savings, and now we learn the DoL is wanting to take away our ability to earn money via options in our IRAs.

Please do not impose this new regulation. Give the individual the right and freedom to invest their money as they choose. The ability to earn a return, and eventually have enough funds for retirement is already difficult enough.

Thanks for the consideration.

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