

**From:** Karina Mayner [mailto:karinamayner@gmail.com]  
**Sent:** Friday, September 04, 2015 11:27 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Recently, I became aware of a proposed rule that would undermine my ability to plan for my retirement in ways I believe best for me, and I want to share my concerns with you.

My understanding is that the Department of Labor's (DOL's) proposed retirement rule would limit my ability to trade listed options in my IRA. It's a limitation that, to me, makes no sense.

I have traded options in my IRA, just as I have in non-retirement brokerage accounts, and I had to qualify for this privilege. Education and support from my brokerage firm are available to me 24-7 to answer questions or validate ideas. I can join online communities, take courses, watch instructional videos, test strategies, or speak to a representative any time I want.

This proposed rule would change all of that by making my brokerage firm a fiduciary for my IRA – responsible for looking out for my best interests – if it provides any research, tools or education that the rule views as “advice.” My account in its current state would likely be considered an “advised IRA,” and as I understand the rule, options trading would be prohibited in it.

Sincerely,

Karina Mayner, CPA, CGMA