As a 71 year old person it is vitally important to me to be able to use options (covered calls) in my retirement accounts. I have educated myself on the proper use of options and use them consistently in my IRA accounts. They are low risk strategies and it makes no sense whatsoever for the govt to limit the public's use of this tool. The only possible outcome of using a covered call is a profit. What in the world are you people thinking? Most people, when educated, can make decisions that are in their best interest. Using covered calls is an investment decision that is simple and in everyone's best interest.