Dear Administrators and Legislators, Subject: RIN 1210 - AB32

As I understand this well intentioned IRA rules change, it would unfortunately also place devastating financial restrictions on
safe income generation for retirees such as me. I have invested significant time & study in learning how to safely and
effectively utilize option trading as a primary source of income generation.

A responsible option trading strategy allows great flexibility with respect to the "income" segment of a balanced IRA portfolio. Options trading can provide a means of acquiring shares in high quality companies at discounted prices thereby; helping to build the "investment" segment of an IRA portfolio.

I have used options trading very successfully in Bull, Bear and Sideways markets. When used properly some Option trades reduce rather than increase risk.

I urge you to reject this rule change and not restrict the trading of options in IRA accounts. To do so would be blatantly unfair to IRA investors.

Respectfully submitted