I understand the purpose and intent of this regulation, however by restricting option trading for IRA accounts you do nothing to protect the individual account holders from conflict of interests or excessive brokerage fees. Instead you greatly limit the individual investors ability to use options to increase returns and provide downside protections. The limited type of option strategies that are currently allowed inside IRAs are designed to increase profit while offering downside protection, by removing the ability to trade options this rule would actually INCREASE risk for investors. There is No good reason to stop option trading in IRAs other than try to protect an individual investor from him/herself, which is not the job of the U.S. Government!