The Proposed regulations to ban options trading in the IRA accounts would hurt the IRA plan's ability to protect its assets by selling covered calls, which typically generate income in the account and provide protection against downside risk. Level 1 option trading should be allowed. Option education by the brokerage houses should not be stopped as it helps the investor to better equip themselves with the knowledge on how to help grow the account by such trading. Please do not change protective option trading in IRA accounts.