Ladies and Gentlemen,

The way I read this new rule, if passed, it would prevent option trading in my retirement accounts and a typical brokerage wouldn't be allowed to let me trade options or even provide options education on its website. I sell covered calls in my 401k and IRA accounts for income generation and capital gains and more importantly, I use covered calls as a way to create portfolio protection. 401k's and IRA's are currently regulated correctly - one is not allowed to speculate wildly with uncovered puts and calls. I should have every tool available to me to help with my Retirement account growth and no additional regulation is necessary. PLEASE DO NOT take away our ability to use options correctly in our retirement accounts so we may continue to actually decrease our portfolio risk.

Kind regards,

Concerned in Virginia