Retirees like myself should continue to have the right to trade options in a retirement account. I have taken the time to learn how to properly and conservatively use option trading to increase the value of my retirement accounts with very minimal risk. If you truly believe that retirees like me should be protected from trading options in such a way as to risk losing most or all of our retirement funds, you should require brokers to insure that retirees have acquired the necessary training to be able to understand the procedures involved and how to avoid or minimize risks -- perhaps requiring an online training course and written exam could accomplish this. But ultimately, after gaining the necessary knowledge, retirees should continue to have the right to trade options as they see fit. After all, it is their money.