Many of us sell covered calls in our IRA accounts for income and capital gains. Some have even used it as a way to create portfolio protection. If this rule passes, that could end immediately. It's true that some people may even use options to increase leverage and make big bets. But in a paternalistic attempt to protect people from themselves, the Department of Labor may take away our ability to use options correctly to actually decrease our portfolio risk. That's patently unfair. We deserve every retirement savings tool at our disposal.