General Comment

One of the good things that gets eliminated in this Retirement document is the trading of Options. As Options were originally developed they are safe ways of earning income for a Retirement plan (or any other plan). Many years ago I learned Options from an individual who was using a greedy method. In more recent years I learned the way they were originally used for and it is a safe and very good tool to use in a Retirement Plan. I have made a lot of money with very few losses. Please don't throw the baby out with the bathwater on this.

Please don't eliminate the use of Option trading.