Please do NOT restrict the use of options trading in retirement accounts. The mere fact that it is possible to use something in an unintelligent and risk-laden fashion should not be grounds for sweeping aside the rights of those who use options properly to mitigate risk, and for whom the use of options represents a major positive factor in the preservation and growth of the retirement account. In the past, I have even changed brokerages carrying my retirement accounts solely because the brokerage I moved to handled options trading more effectively than the brokerage that I was with previously. The importance of the adverse effects that enactment of this rule would have cannot be overstated. This rule as written would have devastating negative effects on a far larger segment of the population than any reasonable scenario that can be constructed in which individual investors would be protected from themselves. From my perspective, enactment of this rule would represent government meddlesomeness at it's very worst, and would accomplish nothing that could be considered a balanced positive.