Dear Sirs;

Re; RIN: 1210 - AB32

It is my understanding that certain provision of this regulation prohibit the use of options in a IRA or 401-K plans. I believe that this part of this provision is inappropriate because it takes away the very tools that an educated investor has to minimize risk and increase yield in his investment choices. Selling a put simply allows an investor to increase his yield or acquire a stock he desires to purchase at a lower cost. Selling a cover call allows an investor to increase yield on a stock he already owns or to sell the stock at a gain if the stock value rises above his strike price. These are great tools to assist an investor to improve his retirement and grow his portfolio, If these tools are used for there intended purpose. I have spent a great deal of time to learn proper options trading. Please modify this regulation to remove the restriction on the use of the option tools provided for intelligent investing.