As I understand it, this rule will prohibit or at least restrict me from trading options in my IRA account. I am retired. Trading options (buying puts and calls, covered calls and writing puts) is a primary way I increase my account, create income, and provide for my future. I do this with caution and do it responsibly. If this rule prohibits me from doing this in any further manner, it will negatively effect my quality of life. If I cannot generate an adequate income over time, I may also become a burden on society eventually through the need for medicaid or some other form of government subsistence. I realize there are irresponsible people who may try to use options and take inappropriate risks. These people will take those risks in one form or another anyway. This rule is an example of punishing the many due to the actions of a few. The restrictions on option trading may not have been the intention of this rule, but if it in actuality does this, then the just thing would be to re-write the rule.