I have learned to trade options from an astute ex wall street broker the correct way. This does not hurt me in any way shape or form. As a matter of fact it has allowed me to increase my IRA's worth using conservative option plays. Also, it creates a way to actually reduce risk in my IRA rather than increase it.

Because of my experience and proper training I have received, I believe this rule to actually decrease my opportunity to increase my IRA savings for my retirement. I believe this rule, if formally made, will do the opposite of what you protectively say you want to accomplish and is just another one of our rights as citizens of the US being taken away. As in the fashion of the purposed MYRA Obama stated in the last state of the union speech. If that becomes law, it would be outright stealing from every American with an IRA or a 401k to ostensibly force a portion of the American citizens money into ultra low Treasury bonds to pay off the outrageous $17 Trillion debt. It took over 250 years to get the deficit to $8T and only 8 more years to double it. To save the supposedly, "too big to fail banks" and individual companies. The banks still hold most of this money and all it did was help wall street and the 1%. Thus adding to their wealth while middle class income has steadily gone down where we earn less than in the early 1970's adjusting for inflation!