

**From:** Rick Byrd <rick.byrd@trabyrd.com>  
**Sent:** Thursday, September 24, 2015 6:51 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

I'm writing to encourage all involved NOT to support anything that would limit my freedom to use options in my 401k. Me, and millions others like me, use options to "minimize" risk, not increase it. The qualifying process at all the brokerage companies is more than adequate to vet those that are experienced enough to use options. We don't need others trying to "protect" us from ourselves when in reality our freedoms would be limited and our risk would be increased if we aren't able to utilize options trading.

Thank you for your consideration.

Rick Byrd