

**From:** Dave DiCerbo <d\_dicerbo@hotmail.com>  
**Sent:** Thursday, September 24, 2015 6:26 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210 – AB32

I have a Roth IRA at TD Ameritrade and am concerned about the recent news that the Dept. of Labor is considering banning my ability to trade options in my IRA.

I don't use options to speculate outside of one time in my life, back in 2005 and that was not in an IRA account because I will take more risks there. My retirement account is just that. Trying to increase it's value each and every way possible and one of the greatest strategies I have done is sold call options and sold put options. I have never puachsed a call or put option in my Roth IRA, because I don't use it for speculation and I feel that restricting me from selling options (raising cash) wither via covered calls, or from naked pputs on a stock I would like to purchase, makes sense and REDUCES my risk.

I've been currently doing it with Apple stock, via selling puts on top tier company to raise money. In the past 4 weeks I would have made less than a dollar per share owning the stock but instead I have made over \$4/share not owning the stock and selling puts. My current short options positions add about 0.6% to my YTD return and that's just one month.

I would hate to see the Dept. of Labor do more damage to my future by restricting this activity from me (and others who use it) as it will cost me many percentage points a year in total return.

I hope you will see this message and take it to heart!!

Regards,

Dave DiCerbo