

From: KF L <lilbillccp@gmail.com>
Sent: Thursday, September 24, 2015 4:45 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

RE: RIN 1210-AB32 (bill restricting options trading in IRAs)

As a retiree, I have spent the last 20 years of my life--an my colleagues--in learning how to properly trade options. I am one of many traders who have invested much time in this education and the time has been well spent...growing my acct. at a moderate, yet steady rate and with much less risk.

Done with proper knowledge, options trades reduce risk, NOT increase it.

The knowledge is easy to obtain--not complex--and lowers the risk of such trades tremendously

K.F. Love