our understanding is that the federal govt is thinking of limiting the trading of options in IRA accounts.

this would be a huge mistake and exhibit a total misunderstanding of the role of options in the investment process. Options are essentially insurance and done properly represent a great way for retiree's to improve their return on investments in the era of low interest rates. Of course there is risk but not on the level of equities where a black swan event [think GM] can wipe out a long term investment based on a court decision.

in my case, not to be able to deal in options in our IRA's would be a huge financial loss.

investment decisions for individuals should not be made in Washington, taxes rates are bad enough.

Joseph Kafka