

From: Bill <wvillars@live.com>
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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I like broader investment options, lower conflict of interest and more clarity in IRA and 401k plans. However, I do NOT support eliminating options trading in retirement plans. If done correctly, options can provide an excellent source of addition income SAFELY. People who think all option trading is high risk do not understand how they work and they are wrong.

Bill