

From: Michael B. Milton PA <miltonfinancial@bellsouth.net>
Sent: Thursday, September 24, 2015 10:52 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Good Morning,

RIN 1210-AB32, restricting the use of options in retirement accounts, is NOT A GOOD IDEA, and should NOT BE PASSED in its present form. In my SEP IRA I have SOLD COVERED CALLS FOR DOWNSIDE PROTECTION FOR THE STOCKS I OWN AND TO OBTAIN ADDITIONAL INCOME. I HAVE SOLD PUTS FOR ADDITIONAL INCOME WHEN THE STOCK I WANT TO OWN GOES UP IN PRICE, AND TO PURCHASE AT A LOWER TOTAL COST IF THE STOCK I WANT TO OWN GOES DOWN, AND GETS "PUT" TO ME. PLEASE DO NOT TAKE THIS TREMENDOUS INVESTMENT TOOL AWAY!!!! Please feel free to contact me with your thoughts or questions.

Best Regards,

Michael B. Milton
Michael B. Milton, ChFC
4946 NW 119th Terrace
Coral Springs, FL 33076
Tel: 954-341-0388 Fax: 954-341-0963