

From: JoAnn and John Kessler <jkesslerx2@charter.net>
Sent: Wednesday, September 23, 2015 11:48 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Good Day,

I understand that if this rule is instituted, options will no longer be available for trading in retirement account. I strongly disagree with this rule as I use options, both puts and calls, for income and risk management. Through the use of options, I have been able to increase my retirement account substantially more than merely holding stocks. I do not feel the prudent use of options increases risk. With proper education and allocation of assets, options are very useful and important in my retirement account.

Thank-you
John Kessler