

From: Chris Cloutier <cloutiec@me.com>
Sent: Wednesday, September 23, 2015 9:51 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am writing to urge you to continue to allow owners of IRA's and 401K's the ability to use options within their accounts. I have taken the time to learn how to properly use options to increase my income stream, as well as reduce volatility within my IRA account. The ability to sell puts and covered calls has actually reduced the volatility within my account, and has allowed me to grow my account over the last few years. It has become an important tool for me in managing my IRA account. Please allow investors the use of this important tool in managing their IRA/401K accounts. Thank you.

Chris Cloutier
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