

From: Jeffrey Forman <jforman32@roadrunner.com>
Sent: Wednesday, September 23, 2015 9:22 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

To Whom it May Concern,

I'm writing to state my concerns about the proposal to eliminate the use of "options" within IRAs and other retirement account vehicles. I've taken the time to learn proper options trading. It has allowed me to grow my retirement account more safely than just buying and holding stocks and bonds. Actually some option trades reduce risk, rather than increase it. Stated simply, options trading is a power tool for my investment arsenal as it relates to my retirement account.

Please do not follow through on eliminated options as a trading tool within IRAs and other retirement accounts.

Best Regards,
Jeffrey Forman
Huntersville, NC