

**From:** Thomas Luedtke <tom3510@sbcglobal.net>  
**Sent:** Wednesday, September 23, 2015 8:40 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Please do not eliminate option investments in IRA's. I sell covered calls and sell puts which bring extra income in my IRA's. It also gives me the ability to buy and sell stocks at better prices. With interest rates so low, options have helped me a lot in my retirement years bring in needed income. Thanks , Thomas Luedtke ,440 Sheridan Dr. ; West Bend, Wi. 53095