

From: Jon Kreps <jon@jdkreps.com>
Sent: Wednesday, September 23, 2015 7:19 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

To whom it may concern –

I want to have the ability to trade options in my retirement accounts, and in the client accounts that I manage. Using options allows me to reduce my portfolio risk if I use the option correctly, which is what my clients pay me to do. I am already a fiduciary, so I place my client's best interests first, therefore I don't believe you should limit the ability for me to manage risk in my client's accounts.

Please trust the financial advisor community who has undertaken years of learning and experience to navigate clients thru tough decisions by allowing me to use options within retirement accounts.

Thank you,

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