

**From:** n-wagner@comcast.net  
**Sent:** Wednesday, September 23, 2015 6:53 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210 - AB32

I am writing in objection to the proposed changes that would no longer allow the use of options in IRA accounts. I have successfully used call options for a number of years in both my Roth and Traditional IRAs, and spent a great deal of time and effort to learn how to properly use covered calls for current income and to steadily grow my account. Please do not take this tool from us.

Sincerely,

Neil L. Wagner