To whom this may concern,

I am writing this in regards to the proposed changes to SDO Ira accounts. In simple terms this would be a major blow to the common investor as trading options in an IRA account allows someone to participate in income and growth strategies in our accounts. If someone is not sophisticated enough to invest in options it is up to their brokerage firm to deny their options application based on their suitability. I implore you to not make any changes.

Regards,

Brian Winchester