

**From:** gene.fields38@gmail.com  
**Sent:** Monday, September 21, 2015 5:53 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

This rule would be terribly unfair to people managing their retirement accounts! Many investors use options to create income and capital gains and to protect their portfolios. This rule would take away investors ability to use options correctly, to decrease portfolio risk. Hardworking Americans deserve every retirement savings tool at their disposal.

I am retired, so this rule will not directly affect me, however, if this rule had been in effect during my working years, I may not have been able to retire. It is patently unfair to working investors.

It seems to me that the Dept. of Labor has better and more important things to do rather than imposing unfair restrictions on hard working Americans working toward their retirement.

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cc: Representative Raul Labrador, U.S. House of Representatives

Sent from Windows Mail