

**From:** Gaylord Chizek <bigbear144@gmail.com>  
**Sent:** Monday, September 21, 2015 6:17 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

I want to encourage you to continue to support the use of options in retirement account. I have used them for years and find them useful. I have spent a lot of time learning to use them and I want to continue using them, I mostly use covered calls and selling covered puts. but i do do some vertical spreads.I encourage you to let us continue to do so

Thank you for for hopefully not passing added regulations that would limit the use of an important tool for those of us working on building a substantial retirement account.

Gaylord Chizek