

From: John McMullen <j.mcmullen@verizon.net>
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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

To: Department of Labor

I would like to understand the reasoning behind this proposed ruling. This appears to be another effort by the Government to regulate how an individual can invest in their future. Taking away the ability to trade options in an IRA account does not appear to help the individual investor on a fixed income to invest freely.

John McMullen