

From: Mike McCurdy <mm303033@gmail.com>
Sent: Saturday, September 19, 2015 6:05 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Hello -

I just became aware of a proposal to eliminate options "trading" in individual IRA accounts.

Since I (and thousands of other investors) utilize options to hedge risk in my long stock portfolio and to generate a little extra income in a bleak interest rate environment, I object in the strongest possible way to any implementation of this idea.

The removal of options trading capability will mean that I will no longer feel comfortable holding as much stock long as I do and will also prevent me from generating small extra income by selling covered calls, a very conservative approach.

Options are also extremely important to maintaining an overall market balance and there is no reason in the world why they should be excluded from IRA account usage.

Sincerely,

Mike McCurdy
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