

**From:** Mary E. Fischer <maryfisch@aol.com>  
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**To:** EBSA, E-ORI - EBSA  
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I was greatly dismayed to hear that the DOL is proposing a rule that would eliminate the use of options in a self-directed IRA. Since the Fed's zero interest rate policy has been in effect, a retiree or a person close to retirement has been forced to invest in the stock market since fixed income products provide no yield. As we all know, the stock market is rigged against the small investor by institutions (read Goldman Sachs, JP Morgan, et. al.) and high frequency traders whose activity distorts the market on a daily basis, making it a dangerous environment for small retail investors. Since the stock market is the only option to grow wealth and help small investors be independent in retirement, we must use options to hedge our risk (made even greater by market manipulation by both the Fed and HFTs). Outlawing options in self-directed IRAs would put the small investor at great risk, forcing us out of the market and future financial independence and directly onto the government dole. What will this country look like when none of the Baby Boomers have any retirement savings and are forced to turn to the government for help?

Outlawing options in a self-directed IRA will make it difficult for savers to protect their retirement funds, endangering our future financial independence.

Thank you.

Mary Fischer