

**From:** nick.j.cottone@gmail.com  
**Sent:** Friday, September 04, 2015 11:05 AM  
**To:** e-OED  
**Subject:** DOL Limiting Choices in IRAs

Mr Nicholas Cottone  
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Chicago, IL 60614-1317

9/4/2015

Dear Labor:

My understanding is that the Department of Labor is proposing limiting option trading in IRA accounts. I understand that they are trying to protect retail investors but there is a much better ways to do so than banning option trading.

One way is to just have fund managers disclose all fees upfront. Banning option trading hurts retail investors. Using options properly can greatly enhance your IRA. Whether you are buying puts as insurance or selling calls to lower your cost basis. Please do not let this happen!

Sincerely,

Mr Nicholas Cottone