From: Sophia Zannis [mailto:szannis5@gmail.com]

Sent: Sunday, August 30, 2015 2:12 PM

To: EBSA, E-ORI - EBSA

Subject: Proposed law barring options in IRA

Gentlemen,

This is a death knoll. Please let me explain.

I have a nice IRA built over years of investing - conservatively. Options allow me to sell covered calls and protective puts! WHY do you want to interfere with that retirement-saving ability to save investments from ruin or "stop order whiplash?" Those who do not wish to take the time to learn how to invest on their own, can use mutual funds and indexes. Please, for those of us who have learned a conservative system to build up an account - please don't rob us (yet again, if we look at the broader government governance history of private citizen accounts) of the ability to protect our profits.

What is your logic? Is it taxes? Healthy accounts will pay more taxes upon withdrawal.

I guess you really don't want the "little guy" to have a chance to retire with a moderate level of comfort.

Respectfully submitted, Sophia Zannis

