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From: Steven Lapper [mailto:slapper@me.com]

Sent: Wednesday, September 09, 2015 6:14 AM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB32

To Whom it May Concern,

Please do not make any law or change to a law that would further restrict an individual's right to use and trade put & call options in their retirement account(s)!

I have made and saved considerable amounts of money, as well as avoided significant risk through the judicious use of listed options. The use of these options has helped me through periods of market volatility and downdraft that would've otherwise wiped out a large part of my savings, thus ensuring the intended desire of the your department and mandate.

My family's financial future is so very much better off for having had the ability to wisely use options in our retirement account(s). There are many more egregious examples of improper investments and investment structures worth your scrutiny than listed puts and calls. Please focus on them and leave us mere public investors listed options to help manage our risk. Thank you.

Sincerely,

Steven & Melissa Lapper

Steven Lapper  
1. St. Bernard's Rd  
Far Hills, NJ 07931

908 432 1772  
slapper@me.com