From: Phil Schnabel [mailto:hgeorgephil@canby.com]

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To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB32

Its time the Obama administration realized that they cannot administrate every facet of American life. The annuity model is working just fine for the agents, the companys and the consumers. Keep out of a business that they, the DOL, doesn't understand. Phil Schnabel, independent agent.