From: Barbara Silvey [mailto:barbsilvey@gmail.com]

Sent: Monday, July 20, 2015 10:51 AM

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

Policy action concerning RIN 1210-AB32; leave oversight as it is now with the State Department of Insurance and the Insurance Carriers- it works! The numbers of individuals that can be helped with their retirement using annuities, which protects principal, gives long term gains, and lifetime income would be diminished with the new policy.

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