**From:** caponef [mailto:caponef@comcast.net] **Sent:** Thursday, September 03, 2015 10:34 PM

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

## Hello;

This a great start. How will our 401k money be protected by snake oil insurance agents trying to coax us into converting our 401k into an annuity? It appears insurance companies and their agents will be exempt from this regulation? Am I missing something?

Sincerely,

Frank Capone