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**From:** Compton, Matthew S [mailto:mscompto@Central.UH.EDU]  
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**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB33

Hi All,

The risk should be borne by the EMPLOYEE. As an employee, I do not want my retirement to be at risk based on other people's financial decisions. There is no legal remedy for fraud and poor investment, a la CALPERS, ENRON, et. al. and to beguile the working class into thinking their money is "safe" and "well managed" in an annuity (even if government backed) is an outright lie.

The risk of inflation destroying any annuity, even a government back annuity, is very real. The government has consistently wasted money from social security to create a defaulted, defunct financial HOLE that will struggle to pay the baby boomers, and almost certainly never be able to pay Generation X, Y, or any other.

Take away responsibility from the government, give it to the people themselves.

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