

From: Judy O'Neil [mailto:jkolch@hickorytech.net] **On Behalf Of** mjonei@hickorytech.net
Sent: Monday, September 21, 2015 9:35 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

A quick note to say, PLEASE, help us to keep our retirements. My husband and I have 2 year degrees, we are ultra conservative, and we put our daughter through a liberal arts school, and our son is a Senior at a liberal arts school. They both qualified for the academic scholarships, but we do not qualify for any financial aid. We are extremely happy that we can afford to pay and keep them out of debt, but, as we are trying to fund our retirement it would be so sad to have it disappear after doing things in the right order. We are your average white, middle class working people.

Thank you in advance.
Judy and Mike O'Neil