

Ms. Carol Kramp
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Jul 17, 2017

Office of Exemption Determinations
EBSA (Attention: D-11933)
U.S. Department of Labor
200 Constitution Avenue NW, Suite 400
Washington, DC 20210

RIN 1210-AB82

Dear U.S. Department of Labor,

My husband and I got started late in saving for retirement, but we are working hard to make up the difference now. We want to make sure we are not a burden to our adult children when we can no longer work. Our children are not as well off as our parents generation was. They don't own homes, don't have medical insurance like we had when we were young, and aren't even able to contribute to their own retirement at this point. Please stand up for decency in investing. Please don't allow investors to continue to rob the middle classes to make themselves richer.

Sincerely,
Ms. Carol Kramp