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**From:** Frank, Gary (IFC) [mailto:gary.frank@investfinancial.com]

**Sent:** Monday, February 22, 2010 3:30 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** 401k's

In response to your article, suitable 401k products have been designed, but are not being used. I have been an advisor for over 20 years with middle America clients and have had about 10,000 face to face, one on one, meetings with people over the years. I know a simple solution to the problem. Please call my office at 920-997-8020 if you would like my input. I appreciate your time.

Gary A. Frank

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