

**From:** Stephen Osmon [mailto:stephenosmon@gmail.com]  
**Sent:** Sunday, July 12, 2015 4:58 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear DOL,

I don't need or want the government to help me in my investments. The government can't balance its own books. The government "invests" in things like Solyndra and lost over \$500 million. The government is over \$18 trillion dollars in the hole. Doesn't seem the government can run itself very well. Why would I want that same government running my retirement?

I take offense that you say the average citizen cannot (or as you put it 'seldom') manage his/her retirement money. I think the average working citizen can make prudent investment choices if given the chance. I certainly wouldn't leave it up to you--the national government. I don't need your help in my investment advice.

You need to get rid of any language or proposed regulation that allows more government intrusion in my retirement investments. Investing in "Government Instruments" isn't prudent at this point, but your rule is designed to force retirement savings into "Government Instruments". It also will confiscate savings at death and not allow it to pass to heirs. This is just another way to tax the people. It is wrong. This may be a well intentioned attempt to help, but it looks like a strong arm theft.

Steve Osmon  
St. Louis, Missouri