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**From:** Jonathan Darmstadt [mailto:jdarmstadt@att.net]

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

**Subject:** RIN 1210-AB33

I do not want to be required to have an annuity in my 401K. I was smart enough to go to cash at the start of the depression and I am better at managing my money than the government or an insurance company. I am not against it being an option, just not a requirement.