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Sent: Monday, February 22, 2010 9:37 AM

To: EBSA, E-ORI - EBSA; Mark Diodati

Subject: annuity vs stocks thru great depression

Hello ,

If I had a choice between :

1) converting my 401k to an annuity or

2) investing in stocks from 1929 on .Yes you guessed it this was during the great depression ,in which the dow went from 380 to 40 (1929 thru 1932).

I would pick number two .This represents how bad of an investment annuities are. I double my money every 6 yrs investing in the s and p 500 .Can an annuity do that ,no.What will my kids get from an annuity when I die ,I am guessing nothing ,or, at best next to nothing compared to stock performance.

Bye Mark Dio Dati

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