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To: EBSA, E-ORI - EBSA

Subject: Public comments on lifetime income options for retirement plans

People that have 401 K's/403 B's and the like are astute enough to determine whether T-bonds are appropriate for their investment portfolio. If they desire to purchase these instruments, there are many avenues to do so without the DoL getting involved. Should DoL want to help, pushing for financial education starting in kindergarden and going through high school will have a greater bang for the buck. If you really want to help retirees, work to keep Social Security solvent.

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