
From: Derek Lowe [mailto:derekb.lowe@gmail.com]

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To: EBSA, E-ORI - EBSA

Subject: Include RIN 1210-AB33

If I understand this proposal correctly, the idea is to convert retirement accounts into an annuity-like instrument. I strongly oppose this idea as unduly restrictive and paternalistic. While many investors could make better choices with their retirement money, I think that in this case the proposed cure is worse than the disease.

Derek Lowe

Acton, MA

derekb.lowe@gmail.com