

PUBLIC SUBMISSION

As of: April 23, 2010
Received: April 19, 2010
Status: Pending_Post
Tracking No. 80adb331
Comments Due: May 05, 2010
Submission Type: Web

Docket: EBSA-2008-0011
Investment Advice—Participants and Beneficiaries

Comment On: EBSA-2008-0011-0054
Investment Advice - Participants and Beneficiaries

Document: EBSA-2008-0011-DRAFT-0075
Comment on FR Doc # N/A

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General Comment

i would like to see a universal saving account for everybody replacing all 401 k and all ira. giving everyone the FREEDOM to invest for retirement with any financial institution. then the whole financial industry would have to compete with passive investing ie vanguard index funds and low cost funds