From: Cindy Siebrecht [mailto:cindy.siebrecht@yahoo.com]

Sent: Wednesday, December 16, 2015 8:49 PM

To: EBSA, E-ORI - EBSA

Subject: RIN-1210-AB39 Department of Labor

Please acknowledge my support of the proposed ERISA regulations which would provide those employees who claim disability benefits under their LTD plan with additional procedural protections and safeguards that would afford some claimants benefits that would otherwise have been improperly denied, as happens all too often.

Sincerely Cindy Siebrecht