From: Linda [mailto:lstirling4@yahoo.com] Sent: Thursday, December 31, 2015 3:30 PM

To: EBSA, E-ORI - EBSA

Subject: Department of Labor: Public Comment for RIN-1210-AB30

I heartily support the proposed amendments to the disability ERISA laws: RIN-1210-AB30. The current rules have worked against the disabled in this country who have dutifully paid for many years into their private long term disability insurance. Denials for the flimsiest of reasons, or no reason at all, are the industry norm. It's obvious to see that the ERISA laws are stacked against the disabled. The amendments will greatly assist the disabled in obtaining their deserved disability payments as promised by their LTD companies.

Sincerely yours,

L Stirling