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To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB79

- Increase the cost to investors to gain access to retirement services,
- Cause an increase in litigation,
- Limit competition in the financial services industry by promoting consolidation,
- Favor passive investment strategies for all investors rather than allowing investors to make their own investment decisions,
- Result in other dislocations and disruptions within the retirement services industry that will adversely affect investors, and
- Adversely affect the ability of Americans to gain access to retirement products and services.

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