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To: EBSA, E-ORI - EBSA
Subject: "RIN 1210-AB32"

As a independent broker we need to run our business correctly and on behalf of our clients. Taking away our commissions or making it hard to receive will only hurt the consumer as no agents will want to help. Why not make all financial planners give up all their needless fees and charges.

We are a trusted safe industry for annuities. ...that are fixed and guaranteed. Why would anyone take that away