

**Sent:** Thursday, September 24, 2015 11:21 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

My name is [redacted] I'm a 56 year old white male. I've been a small one man construction contractor my entire life. I now have had a back surgery and knee replacement and I'm looking to begin another way of providing for my family in retirement by finally investing wisely for my self has become nessessary because the "Social Security" program (has been so badly handled.) this bill-action is another way that the government seems to be getting in the way of using any tool to provide for a family deep into retirement by restricting our ability to use free enterprise by investing with options to diversify the risk of your meddeling in the economy, you cut us off at the knees by all of your intrusions in the very lives you say your jobs are to help.

This is one tool that used correctly can help create financial stability wisely rather than the foolish people that spend their money waste their money borrow, smoke, drink, porn, gamble,throw, waist the money and fritter away!

We're looking to invest with wise Council and employ the best tools that we have available. Because of a failing Social Security system I will not be available to support us because of poor politicians (your) planning and bad policy. I AM NOT one of those that wants to take a social program and abused it just because the government hands it out Willie Nellie and recklessly to those that are lazy and any one willing to sell their vote for give me this. It's crippled our once great nation.

People need to be responsible and held accountable for the the choices and actions they/we make, feel the pain and the rewards that's how we learn good and bad right and wrong.

Please do not take another/more tools away from us. Less rules less controls less government not more, more freedom to learn that's what the founding Fathers had in mind when the wrote the constitution.

Used correctly this can help to reduce risk and increase the profits and self reliance ( unless the profits and self reliance are what you're trying to keep us from gaining) feed are selves and our familys into retirement. Rather than relying upon the government to do it for us or anyone else we are grown people we are above the age of consent treat us like one.

Sincerely, A frustrated, working, tax paying, American born citizen attempting to create stability for the winter of my life.