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**From:** AJ Thielen [mailto:athielen@2pathways.com]  
**Sent:** Tuesday, September 23, 2008 7:32 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:**

**I would recommend to Permit "off model" advice in-person with a level-fee requirement if accompanied by a computer model or educational asset allocation information.**

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