From: Sandy Al-Nazer [mailto:sandyal_nazer@hotmail.com] Sent: Sunday, May 12, 2013 11:42 AM To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB20

I totally agree that this information should be included on 401(k) statements.

I like the Social Security Benefits info, but if you are going for a calculator, have a range, such as:

If you start saving X amount of dollars yearly at age ? and continue until age ? with an expected rate of return of 3% per year.

Give an example, as follows:

Start saving at age 35 and save \$3,000 each year, until age 65, you will have approximately ?.

Do a simple calculator, so that anyone can take their age, approximate what they will save each year, and then be able to figure out what they will have at what given age they expect to retire.

Anything to help people see what amount they will have by the time they retire should really be a wakeup call. I feel most people will surely be caught by surprise that they are really shorting themselves.

I think anything to help people better understand, would be very helpful.

Thanks, Sandy Al-Nazer Employee