From: steven gruber [mailto:fnsg@msn.com] Sent: Monday, February 01, 2010 3:32 PM

To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB33

Sir:

I cannot express enough my fear and revulsion at the notion of the federal gov't insinuating itself into my 401k/Ira retirement plans, and offering/suggesting/advising/defaulting to some annuity option/requirement. I am appalled and insulted that you would consider yourself in a better position than I to know what is best for me in regard to my own money.

I assure you, if ever such a change should come about, I will immediately begin withdrawing all my retirement funds and depositing them outside of your reach. Furthermore, I have already decided to skip both my and my wife's 2009 Roth Ira contribution, and I have already ceased contributing to a retirement plan for 2010. Unless and until I hear that you are dropping this disastrous plan, I have made my last retirement contribution.

The American people will not stand for this unconstitutional intrusion on private property rights, and citizens' groups are already discussing the legal challenges that can be made. I implore you to immediately drop this misguided effort.

Yours truly,

Steven Gruber Syosset, NY