From: Joan burns [mailto:jbakatoo@yahoo.com] Sent: Tuesday, February 02, 2010 12:08 PM To: EBSA, E-ORI - EBSA Subject: ANNUITIZATION OF 401(k) and IRA

These retirement accounts have enjoyed the popularity of my generation because we know that the failure of government to handle Social Security in a responsible manner made it necessary to save for our own retirement. For a long time, it has been known that what we have been paying in over the years was a give away and wouldn't be there when we could no longer work.

The annuitization is a way for Washington to make a grab for our retirement savings just when the funds are needed, and we won't be hoodwinked into believing you are doing us any favors. Come what may, I would rather take the risk of my own choices rather than those of a Washington bureaucracy. LEAVE OUR RETIREMENT SAVINGS ALONE.

J. Burns Laguna Hills, CA