From: Mickey Cook [mailto:cook\_mt@yahoo.com] Sent: Wednesday, February 24, 2010 4:18 PM

To: EBSA, E-ORI - EBSA

**Subject:** Your proposal entitled "Request for Information Regarding Lifetime Income Options for

Participants and Beneficiaries in Retirement Plans"

This proposal makes me livid.... This should not even be up for discussion. The 401(k) and pension plan belongs to the individual in whose name the account is held, NOT in the government. There is no way you should be allowed to take control of these funds. The government of this country is going too far to even consider a proposal such as this.

Instead of punishing those who have saved and done the right thing to take care of their family in retirement, and hopefully provide something to leave to their children, you should find a way to encourage more individuals to save and plan for retirement. If you give citizens enough incentive they will do it and there will be NO need for the government to get involved in this.

Mickey Cook