From: Ken Vogel [mailto:kenv.roehrscon@verizon.net]

Sent: Thursday, February 25, 2010 9:31 AM

To: EBSA, E-ORI - EBSA

Cc: kenv.roehrscon@verizon.net; Kv2342@aol.com

**Subject:** Annuities

In response to the article in the Poughkeepsie Journal Newspaper of Monday, February 22, 2010, Page 6B

U.S. Department of Labor, Office of Regulations and Interpretations Employee Benefits Security Administration, N-5655 200 Constitution Avenue NW Washington DC 20210 Phone:
Fax:

Attn: Lifetime Income RFI E-mail: E-ORI@dol.gov

If my 401K and IRA has lost its value so much, Its gone below a four digit number, Is not there a way of transferring it tax-free to a U.S. Government Bond

Just Like the one my wife and I got as a wedding present, and our son got on his birthday

Then I will not have to worry about it going up and down in value every year, and just cash it out at retirement or 30 Years from now

Or when an emergency arises, but with less interest accruing

Thank You Kenneth J. Vogel 488 New Unionville Road Wallkill, New York 12589

Cell: 845-401-1908

E-mail: kv2342@aol.com

Or better, my work

E-mail: kenv.roehrscon@verizon.net