From: DON LANDEK [mailto:dscc@wowway.com] Sent: Saturday, April 17, 2010 7:48 PM To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB33

There are several concerns I have with this proposal;

The proposal does not seem to address what happens to the assets in the annuities should the holder die prior to the assets being depleted.

It is not clear if this will be a mandatory program. Language suggest this but it is not clearly delineated. This would now put the federal government into an active role in stocks, bonds and mutual funds. This is not attractive to me as a citizen.

Thank you for allowing me to comment.