"The Department of Labor and the Department of the Treasury (the "Agencies") are currently reviewing the rules under the Employee Retirement Income Security Act (ERISA) and the plan qualification rules under the Internal Revenue Code (Code) to determine whether, and, if so, how, the Agencies could or should enhance, by regulation or otherwise, the retirement security of participants in employer-sponsored retirement plans and in individual retirement arrangements (IRAs) by facilitating access to, and use of, lifetime income or other arrangements designed to provide a lifetime stream of income after retirement. The purpose of this request for information is to solicit views, suggestions and comments from plan participants, employers and other plan sponsors, plan service providers, and members of the financial community, as well as the general public, on this important issue."

Stay away from my 401-k plans. This is my money, I have a plan set up by my employer, stay the hell away from my money. It is not yours to give back to me, it is not yours to annuitize. It is MY MONEY. Stay the hell away from MY PRIVATE SAVINGS. You people better leave our personal retirement money alone, there will be hell to pay if you do.