Sirs,

This response is in part to the following question:

13. Should some form of lifetime income distribution option be required for defined contribution plans (in addition to money purchase pension plans)? If so, **should that option be the default distribution option**, and should it apply to the entire account balance? To what extent would such a requirement encourage or discourage plan sponsorship?

We are disgusted and annoyed at this paternalistic and socialist view that the government is better with OUR money than we are. We deeply resent this perverse thinking and would like to simply submit that the government must allow for the citizenry to opt out entirely if people desire to look after themselves. We don't want your help, we don't need your help, and we resent the endless intrusions into our finances.

Given that the government provided for the current bubbles, did not see them coming, has no idea how to fix things, and the government is de facto broke and cannot live within a budget, what could possibly convince us, other than those shiny new Remington 870's at the IRS, that you have any realistic ideas of how our money can be managed? We implore you that an option needs to be made for people to opt out entirely.

Only by giving this option can the retirement security of many people be enhanced.

Sincerely,

Brian Bradshaw