I think the government should NOT be allowed to mess with my 'private' 401k. Maybe they should cut spending instead of looking for ways to increase revenue. And I mean real cuts. Start with the Department of Education and move onto the Department of Agriculture. While you're at it, you might as well come clean with the FICA 'tax' and tell the truth, that there is no money for social security. I want the government to focus on their role as defined by the Constitution.