PUBLIC SUBMISSION

Docket: IRS-2010-0006
Request for Information Regarding Lifetime Income Options for Participants & Beneficiaries in Retirement Plans

Comment On: IRS-2010-0006-0001
Request for Information Regarding Lifetime Income Options for Participants and Beneficiaries in Retirement Plans

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General Comment

1. Employer provided information on withdrawal options is appropriate in making informed decisions by individuals.
2. Employee/retiree withdrawal options should be made by the individual, not coerced by government entities through laws and regulations despite their best intentions.
3. Only individuals can best determine their own needs.
4. The government should not confiscate any or all of the individual's retirement plan as a means to finance the public debt in exchange for providing the security of an "income stream" through lifetime annuities.