In item 13 of your request for comments concerning whether regulations are needed with respect to annuity products in 401k and IRAs: any requirements to buy annuities are inappropriate and unacceptable for the following reasons: 1 annuities are a ripoff given their low rate of return and their excessively high cost structure. 2 individuals know best how they want to invest their moneys and 3 government has no business dictating what people do with their money. If you do meddle with or dictate investments in our plans how will you prevent the government from taking over peoples' plans and keep the government from competing with the private sector and keep the govt from favoring one annuity provider over another? In short keep your disgusting govt paws off our money. Roscoe Costa.