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**To:** EBSA, E-ORI - EBSA  
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This is in response to the proposed regulations regarding benefit statements including lifetime income illustrations.

My first thought was (about me, of course): "Where was this when I needed it most?!"

I think providing an illustration is an excellent idea, but I'm not in favor of providing projected benefit illustrations. As a Retirement Manager, I speak from experience. I still have nightmares over that experience! I learned quickly how a small change in assumptions can **drastically** change the outcome.

Although I'm not usually in favor of subjecting additional burdensome requirements upon plan sponsors, this would be a requirement I could support. If only we could have seen back then (during the surge of 401k plans in lieu of defined benefit plans) what is so clear today.

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