

From: M. Samborn
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To: EBSA, E-ORI - EBSA
Subject: Lifetime Income Illustration

In order for this lifetime income illustration to be affective an employee would need to provide all of their savings\investment information to their employer to be able to determine their real stream of income, otherwise the result is only a partial picture. So it all sounds well and good in print, however in reality even when using the many savings calculators already available online as well as those offered by Third Party Plan Administrators (at the expense of the employer), life has way of presenting us with twist and turns changing the landscape of cash demands during our lives and we don't all end up living the dream. The American people are resilient though when those bumps in the road come along and we tend to figure things out. This really sounds like an opportunity for the American Council of Life Insurers to boost profits and bonuses for the insurance industry by pushing their annuity products in the workplace. Don't let them push you into this.

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