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**From:** Fee, David [mailto:David.Fee@towerprivateadvisors.net]  
**Sent:** Monday, February 01, 2010 5:25 PM  
**To:** e-ORI@dol.gov.  
**Subject:** RIN 1210-AB33

Understanding that I do not have all of the data you do in discussing this topic, on the surface, I do not support requiring any type of annuitized 401(k) benefit via this type of plan. I know of several business people locally that have severely underfunding defined benefit pension plans because of the financial markets and it appears to me that the effect of this type of change would be to potentially subject more businesses to additional exposure.

In essence, it is shifting the responsibility of funding one's retirement back to employers from employees. I don't believe this is appropriate.

On a side, everything in our society is being geared so that individuals are no longer responsible for their own lives or at least many aspects of it. I find it incredulous this is occurring. I'm of an age (50) where no one offered to help me when I was younger (and I didn't expect it) and I sure don't expect it today. Almost all of my family live in what is usually described as lower middle class. However, most have not generally made good decisions with their money as adults and to my dismay, will most likely be hurt during their retirement years. Assuming that my family is simply an example of most people, it is unfair to everyone who took responsibility of their financial lives, lived within their means, and collected a nest egg to take care of themselves. We are getting away from people being responsible for themselves...This is wrong.

Thank you for listening,

Dave Fee

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