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Sent: Wednesday, February 03, 2010 7:50 PM
To: EBSA, E-ORI - EBSA
Subject: Regarding RIN 1210-AB33

I just want to say that I hope everything possible is done to ensure retirement security for all Americans.

Make annuitization the default option!

Don't listen to paranoid idiots who think a sensibly regulated pension system is "socialism." Create a sustainable system that provides for everyone as best as possible!

Though, my only word of caution is that we must anticipate the dramatically increased lifespans and healthspans of humans in the 21st century. Developments in biotech will help people stay youthful well into their 70s and 80s in the very near future. Companies are going to go broke en masse paying pensions to hordes perfectly healthy people for decades on end. Of course newer more agile businesses with a higher capital to labor ratio will replace the old ones, and the retired people wont be so retired any more, but we must manage that transition.

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