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Sent: Friday, February 26, 2010 7:51 PM

To: EBSA, E-ORI - EBSA

Subject: Lifetime Income RFI

I strongly believe that participation in any "enhancements" of IRAs,457s etc.with a view toward providing lifetime income should be entirely voluntary. I have been managing my retirement accounts for years and have done adequately well. If you force people to sign up for annuities,it only assures income for financial services providers,without enhancing returns for the owner of the funds.

Jack Dykes

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