

---

**From:** Helene Gilbert [mailto:interpchess@sbcglobal.net]

**Sent:** Sunday, February 28, 2010 12:22 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** Comments on government annuities

To Whom It May Concern,

I saw a newspaper article and several newsletter articles about government annuities as an option for my retirement monies. I believe my comments will fall on deaf ears, yet I am compelled to speak my mind. I am still under the illusion that we abide by the Constitution of the US.

America is about freedom of choice. If this taxpayer has a choice I would like to have a choice when I go to put money in my IRA. I want the choice to decide on an IRA, leave my 401K where it is with my employer or transfer it to a new employer. If this annuity is "conditional" and financially penalizes me for choosing another option, like an IRA, then you've taken away my right to choose.

Taxes, incentives, and laws based on the whims of politicians, the national debt or "flavor of the day" politics does not protect my right to choose how to allocate my retirement monies, how to prepare for my aging, healthcare and life as a retiree in general. If this taxpayer's opinion counts at all, create OPTIONS and don't make them contingent on a financial incentive or penalty for choosing YOUR option or the option that gives the government access to my monies just because our government is in debt and can't manage their finances!

Respectfully,

Helene Gilbert