

REG-148681-09

**LEGAL PROCESSING DIVISION
PUBLICATION & REGULATIONS
BRANCH**

FEB 16 2010

PUBLIC SUBMISSION

As of: February 16, 2010
Received: February 14, 2010
Status: Posted
Posted: February 16, 2010
Tracking No. 80a9db60
Comments Due: May 03, 2010
Submission Type: Web

Docket: IRS-2010-0006

Request for Information Regarding Lifetime Income Options for Participants & Beneficiaries in Retirement Plans

Comment On: IRS-2010-0006-0001

Request for Information Regarding Lifetime Income Options for Participants and Beneficiaries in Retirement Plans

Document: IRS-2010-0006-0022

Comment on FR Doc # 2010-02028

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General Comment

I believe plans should offer guidance and education regarding the advantages and disadvantages of options of lifetime annuities or similar lifetime income products at no charge to individuals. Many individuals have some sort of retirement account, whether it be an employer sponsored 401 (k) or IRA, and do not understand their accounts, how funds are allocated and when and how to take distributions without being penalized, myself included. The IRS may want to host or sponsor seminars educating the population of their retirement benefits and of the options available and could also consider offering workshops to individuals to help plan the best options for an easy retirement. Retirement is such a sketchy topic and with the projection of Social Security benefits being depleted in the next few decades, planning is very important to my generation.