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**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-2010-0006-0017

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## Submitter Information

**Name:** Roger Shell**Address:** FL

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## General Comment

I am opposed to this proposed rule change. I find it unconscionable my government would propose to usurp my liberty to control my life savings. I am an airline employee and a union member with a 401K, so this change would affect me--negatively. I have already lost a defined-benefit pension from my company's bankruptcy, so I will rely heavily on my 401K for retirement. But, I do not want the proposed promise of an annuity to supplant my own ability to save and grow my existing accumulated balance. I accept full responsibility for any losses I may incur through poor investment decisions, and will not look to the government to bail me out. And, why should I trust the US government to fulfill it's promise to pay me this annuity when it already cannot or will not pay it's own bills? In fact this rule would send our country further in debt, thereby further reducing the likelihood I will get paid from the money I lend. This rule is also bad because it will become a disincentive for some people to save, sending our nation's financial health further into a downward spiral. This rule chips away at the foundation of our constitution, and I will exercise every constitutional right I have left to defeat it.