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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

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## Submitter Information

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## General Comment

I already receive quarterly notices about Social Security stating I can only expect to receive 75% of what I should have available to me upon retirement. When Social Security was created, it was intended that the funds would be used for nothing else, and for some years it ran a "surplus" that Congress couldn't wait to get its hands on. Now, for my generation and those after us, there isn't enough. Why would I ever trust Congress with the retirement funds I've fought tooth and nail to save for myself? Such a proposal amounts to a new tax, and I pay more than enough of those already, only to watch it be squandered away administration after administration.

The concept of the 401K was bad enough, forcing me to invest my retirement funds into the volatile stock market. IRA's are much the improvement, although it's difficult at best to be able to invest pre-tax dollars into one, as is possible with the roulette game calling itself 401K, and IRA's certainly come with no employer matches. I am so upset with this new proposal that I cannot bring myself even to ask kindly anymore. Leave my money alone! I work very hard for very little, and the last thing I need is another politician trying to help himself to my precious retirement money.