Dear Sir or Madam:

RE: Proposed rulemaking focusing on lifetime income illustrations given to participants in defined contribution plans as describe in News Release Number 13-0716-NAT.

The Depart of Labor has already provided a tool called the Lifetime Income Calculator (http://www.dol.gov/ebsa/regs/lifetimeincomecalculator.html) that anyone can access. This tool provides the information that defined contribution plan participants need. Furthermore, every participant has ready access to many other methods and tools to both determine the same estimate and adjust variables to more closely match his or her specific life scenario.

The Department of Labor should not spend any more time or money to determine how to force employers or defined contribution plan providers to provide information to participants that is readily available.

Most sincerely,
Douglas Stanley