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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB20

To Whom It May Concern:

I am a lifetime investor and believe this calculator is a good approach, but is too optimistic in the payouts.

If one annuitizes, control normally is lost and one trades off risk for maximizing payments. You should add average annuity costs in this formula. The average person will too easily be misled.

YOU SHOULD clearly state, If one chooses to stay in the market and maintain control over the assets in their portfolio and accept market risks your withdrawal rate would be in the 3.5% to 4% range.

Annuitizing nets greater current payments, but you generally lose control of your assets.

Show the options. Many will decide they need to save more. Err on the side of saving more if you must.

Thank you