We the people have been given the right to elect our officials and to replace them when elections are held. We have made quite a few mistakes electing people who do not serve our best interests because they have been given power and now think they know what is best for the constituents they represent. We do not need government regulation or dictation of our retirement systems. People were given the right to choose by God in what they believe so we may make some mistakes along the way but it should remain our right to plan for our own welfare and retirements. the government already regulates the Social Security Administration and that is enough government regulation of our retirement years. Please do not further infringe upon our rights and take us further down the road to Socialism!!!