Instead of spending time working to limit the rights of individuals to plan their retirement and use their retirement savings, focus on the abuses of corporate America in the various methods they use to undermine the position of the American citizen. Govern the way corporations compensate employees so their is a more equitable distribution of the earnings and how corporations are governed internally in order to reduce corruption and eliminate the propensity of senior executives and board members to line their own pockets at the expense of the taxpayer. In other words, govern where it really matters and stop picking on the little guy.