I am opposed to any changes in current rules regarding 401K, Roth IRA or any other Federal government regulated retirement instruments. These programs are the backbone of many citizens' retirement finances and the current rules and regulations are sufficient for handling of these funds. Given the Federal governments incompetent and unauthorized intervention in other aspects of citizen's lives, this would be just another bureaucratic and inefficient intrusion. Sooner or later honest American citizens are going to revolt against these intrusions.