In the country that proclaims freedom why would a democratic government take away these freedoms. As Americans we work extremely hard to provide for our future. We pride ourselves in rising to the top and providing a better life for our children, as well as planning for our retirement. The government should not have any say so or dictate how we use our money, nor what we access our retirement for. They should not put any limitations on retirement plans that would dictate our spending. The more rights and decisions you take away from us the more we resemble a communist country. I hope our government sees we are smart enough to determine what we need and how we should use the money we have earned.