The idea that the department of labor is going to regulate how Americans are going to spend their hard earned retirement money is treasonous. The very thought is repulsive. How can any government official even have the audacity to suggest to Americans how to regulate the spending of their retirement income, when the government, including the department of labor has absolutely no control about spending money. Your debt is now about 21 trillion dollars, money taken from Americans and spent by the government. This is an outrageous idea! Look at how wealthy people in the government are getting from our tax dollars. Maybe, we should begin by reforming those who need to be setting the example for the entire nation. Let them lead instead of dictating. Are you going to have national police following all the retirees around watching how they spend their money and what, arresting the violators? Really? Grandma and grandpa put jail because they violated spending protocols?