Once again, we have an example of the Obama Administration's imperious attitude toward the ability of citizens to make their own personal economic decisions. Both my wife and I are perfectly capable of sensibly planning our retirement and have access to the necessary PRIVATE SECTOR expertise to achieve this. Considering the Obama Administration's egregious failures in health care, immigration, and tax policymaking, this dangerously delusional proposal should be withdrawn and citizens should be allowed to prudently plan their retirement needs and objectives without intrusive experience from a federal government which is not likely to have the best interests of individual citizens in mind.