We do not need additional government assistance for our retirement planning. Specifically, regulations changing the current IRA / 401K / Roth models to restrict how, or where money is invested, or lowers the allowable pre or post tax amounts should not occur. The federal government already controls too much tax payer money via Medicare/Medicaid/Social Security and IRS withholding and has done a terrible job managing its own finances. The previously mentioned investment vehicles are working and utilize the time tested and financially conservative model of buy and hold that withstands market fluctuations over the long term. People everywhere of all social economic states are, and have been, successfully utilizing these investment strategies for decades and providing for themselves a stream of income in retirement that on average far exceeds anything they get from social security. Additional restrictive regulation is unnecessary and an overreach of a nanny state government.