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**From:** David Selko [mailto:david@selkofamily.com]  
**Sent:** Monday, February 01, 2010 5:42 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB33

*13. Should some form of lifetime income distribution option be required for defined contribution plans (in addition to money purchase pension plans)? If so, **should that option be the default distribution option**, and should it apply to the entire account balance? To what extent would such a requirement encourage or discourage plan sponsorship?*

Regarding the above referenced item:

I would be opposed to a measure such as this. If we are required to place some of our IRAs, 401k, or 403b in an annuity or treasury related purchases, employers and employees would likely terminate their participation in such plans. I would not contribute one penny to a plan which I could not invest myself.

David Selko