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**From:** Mark [mailto:[msnison@gmail.com](mailto:msnison@gmail.com)]  
**Sent:** Monday, February 01, 2010 7:07 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB33 Request for comment.

Are you talking about forcing current programs to convert to these annuities, i.e. making me convert my existing investments?

Is this going to be a new investment vehicle, and how does this differ from Social Security in which we are already contributing?

Why make another Government program just like Social Security?

If these annuities were to take place, does the money go into a "lockbox" or get spent like Social Security has?

Would people have a choice to invest in these or is it mandatory?

How would this impact the stock market?

Who backs the annuities?

Most people rely on Social Security. If they have a 401K or the like it is supplemental. As to the comment of how they can change in value, there is nothing to say that the annuities would not somehow change. Traditionally the stock market will outperform some token low interest rate. Just like we have made plans on 401k's, and now there is consideration to change the rules, who is to say the payout of the annuities would not change.

If you respond to these questions my information is below.

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