
From: Jeffrey Licciardi [mailto:jeff.licciardi@gmail.com]

Sent: Tuesday, February 02, 2010 10:54 AM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB33

Please make no changes the the current 401(k) program. The existing flexibility is perfect for me. I require no "guaranteed income" requirement as that will surely lower my total savings by increasing costs over the life of the account.

Again, please do not create a guaranteed income requirement. Pension plans have been phased out for a reason.

Jeff Licciardi
Advertising
Chicago IL