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**From:** Matthew Speed [mailto:mspeed@mspeed.net]

**Sent:** Tuesday, February 02, 2010 11:48 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** RIN 1210-AB33

I am absolutely opposed to the idea of the annuitization of 401(k) plans. While I understand, and appreciate, the value of a steady lifetime income for retirees, like Social Security this leaves heirs with no inheritance, thereby wiping out any opportunity for a person to pass on their saved wealth to later generations. Please note me down as being opposed to this plan.

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