Hello -

In response to your question #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?"

I am a U.S. Citizen, a Registered Voter, and a Taxpayer. I was born here, and have lived and worked in the U.S. for my entire life. During that time, I have always paid my taxes, paid my bills, and been a very responsible citizen of this great country. Over the past 35 years I have made contributions to my retirement plan, awaiting the day when I am finally able to retire, and to then live on income from my retirement plan, as I see fit.

Make no mistake, my retirement plan is MY money.

This is NOT your money to "play with", or to decide how or when it is distributed.

You have no moral right, and you should never have a legal right to ever dictate how I will receive MY money (despite whatever future legislation you might try to pass).

I didn't create the financial mess that our country is in...so don't expect me to fix it, by allowing you to control MY money.

Thanks...but no thanks!