

---

From: Drummer, M. Michael [mailto:drummerm@cod.edu]  
Sent: Thursday, February 11, 2010 9:57 AM  
To: EBSA, E-ORI - EBSA  
Subject: Lifetime Income RFI

Good Day,

Annuities have these draw backs for me:

- 1) The costs are enormous in general;
- 2) The money is inaccessible for emergencies;
- 3) The money becomes unavailable for heirs;
- 4) Your income depends on the health of one insurance company.

Best regards,

Mike Drummer  
West Chicago,IL