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**From:** John T. Helgerson [mailto:h.johnt@gmail.com]

**Sent:** Thursday, February 11, 2010 10:01 AM

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

**Subject:** Annuity Rollover Option

An option for retirees to elect an annuity, i.e., guaranteed periodic payments from a 401(k) account, would be a valuable benefit. A substantial number, if not most, people do not have the financial knowledge or sophistication to make good decisions when it comes to their retirement plan. The annuities offered should be low cost, and offer a range of guaranteed payout options.