
From: Jeff Evans [mailto:jeff_evans@comcast.net]
Sent: Thursday, February 11, 2010 2:59 PM
To: EBSA, E-ORI - EBSA
Subject: File Number SR-FINRA-2008-019

Small business owner with a retirement program for the partners and employees.

- 1) Having 401k reports list both a current market value, and an expected long-term income value: good idea ONLY IF you can get to agreement on the assumptions for the calculation (performance, inflation, survivor benefit, etc) and enforce that everyone uses the same assumptions for this report
- 2) My experience with annuities as sold by brokers is that they have never lived up to their promises. They become simply a bad, expensive insurance policy whose cash value never increases

Jeff Evans jevans@aidinc.com
Audio Intervisual Design Phone 323-845-1155
Los Angeles FAX 323 845-1170
