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But it's very important for the Labor Department to appreciate the following items.....

- From the get-go there should be an acknowledgement that the economic value of annuities comes from the so-called "mortality credits" which accrue to the survivors at the expense of those who are deceased," Milevsky said. "Any proposal to mandate, give preference or safe harbor to annuities should make sure to distinguish between the name [or] label 'annuity,' and what the annuity is intended to achieve. There should be a litmus test that an annuity should pass before it is given favorable treatment in the eyes of the Labor Department. Just because a securities lawyer or insurance regulator calls it an annuity, doesn't mean an economist does."
- It's important to understand that some -- although not all -- people view their 401(k) as part of their financial legacy, as opposed to a nest egg, said Milevsky. "For consumers who value bequests, annuities are not optimal nor do they belong in the optimal portfolio. We must make sure that policy accounts for different strengths of bequest motives, as it accounts for different risk attitudes."
- There ought to be a variety of products offered and advocated along the annuity spectrum, as opposed to a garden-variety, single premium immediate annuity or SPIA. "When the dust settles, let's make sure not to bless only one model, or one color, one type," Milevsky said.
- As has been proposed in recent legislation, employers' 401(k) plans ought to report two numbers on every single 401(k) statement, said Milevsky. "No. 1 is the current market value of the account, and the second is the income this would provide -- starting at age 67 -- if the entire amount were irreversibly annuitized today," he said. "This will give people a very accurate indication of how close or far they are to achieving their retirement income goals."

we should have FULL control of our money, we should be allowed to loan our self directed ira/401K to our children at a reasonable interest rate, without points to guarantee both their and our welfare!

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Ovarian Cancer - Please know the symptoms !!!
Abdominal pressure, bloating, or discomfort
Nausea, indigestion, or gas
Urinary frequency, constipation, or diarrhea
Abnormal bleeding
Unusual fatigue
Unexplained weight loss or gain
Shortness of breath