
From: Laura McReynolds [mailto:laurakmcreynolds@gmail.com] **On Behalf Of** Laura McReynolds
Sent: Friday, February 12, 2010 12:33 PM
To: EBSA, E-ORI - EBSA
Subject: Request for Information Lifetime Income

When looking into the possibility of adding annuities to defined contribution plans I have not seen information as to whether the DOL is looking at Variable Annuities or Fixed Annuities.

It is important when looking to security for retirement that only a guaranteed option be considered. Variable annuities are just that: variable. They can go up and they can go down.

Fixed annuities are conversely guaranteed to never experience loss. Should a retiree care to turn on a life time of income (similar to yesteryear's pensions) then the income needs to come with guarantees. Only a Fixed Annuity can offer that.

If you have questions please do not hesitate to call. Thank you.

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