
From: Hideki Osone [mailto:hideki7@yahoo.com]
Sent: Friday, February 12, 2010 9:23 PM
To: EBSA, E-ORI - EBSA
Subject: Response to RFI (Annuity)

It is very good idea for Americans to be allowed to convert 401K, 409A, IRA money (pre-tax money) into annuity.
At some age, we can stop playing with volatile stock market, and have a piece of mind at golden age.

It is very difficult to predict how long we live, so annuity gives us a lot of relief.
Relatively some people have pension plan in US, so government-aided annuity can substitute it. It won't give US government much financial burden because the death rate as a whole is very predictable although we as an individual cannot predict when we die.

Please provide tax incentive to those who convert convert 401K, 409A, IRA money (pre-tax money) into annuity.

Regards,
Hideki Osone
15942 Barry Lane
Monte Sereno, CA 95030
Cell: 408-489-2345