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**From:** Williams, Michelle [mailto:M\_WILLIAMS@IWGBWD.com]  
**Sent:** Thursday, February 18, 2010 4:50 PM  
**To:** EBSA, E-ORI - EBSA; kirsten\_gillibrand@gillibrand.senate.gov  
**Subject:** Re: RIN 1210-AB33

To my current DOL and government representatives:

I am writing because I was very much disturbed by a recent article I read in our local paper, The Rome Sentinel, regarding the U.S. government trying to gain control of and access to our 401(k) and/or IRA monies via a possible regulation to change them to provide an annuity!

I am personally *outraged* by this latest attempt to take my hard earned money! Isn't it bad enough that I have to work two jobs and *still* struggle to keep my house, vehicle, household and medical bills paid up with out any money or time left over to enjoy the fruits of my labors?! Must I also have to worry about my hard-earned retirement fund being in jeopardy of be pilfered from me?

I was always taught growing up if I was willing to work hard and save for my future that I could have something to be proud of and enough money to enjoy my retirement when I was ready. But, each year that dream seems to get farther and farther out of reach and frankly it's very frustrating and discouraging! More and more now it seems that in this current society, it no longer pays to be a hard-working middle class family who takes pride in their work and their home and tries to plan for their future! Instead we are penalized for trying to do what we were taught and we end up struggling every day just to keep our heads above water! Of course, we make too much money (just) to qualify for any type of assistance, but just enough money to be taxed to within an inch of our lives for our efforts. I wonder if you can relate to our situation or even know what it's like to constantly live with a sickening, drowning sensation in the pit of your stomach!?

However, I am not writing you in order to complain about my family's current struggles at this time. My main purpose is to let you know that requiring 401(k) and/or IRA plans to make distributions in annuity form is *not* acceptable us in any way, shape or form! I am asking you to *please* do what you can to put a stop to this proposal and any others like it that could jeopardize my family's already tenuous financial situation and future!

Sincerely,

**Michelle M. Williams**

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