Hello,

I think that it is a great idea to include the option of a lifetime annuity as part of employer-sponsored retirement plans.

By itself, the 401k is a limited nest egg plan, which poses the risk of running out while it is still needed.

The 401k is better than nothing, but it is not as valuable and stable as a pension plan, or a guaranteed stream of income such as with an annuity.

I am all for it! (I currently have a meager 401k myself)