i do NOT believe the federal government has any business forcing a citizen to manage, allocate or utilize their personal retirement funds [defined benefit OR defined contribution] in any particular way WHATSOEVER!
what is essentially being discussed here is the nationalization of private property by the federal government in order to facilitate a 'guaranteed lifetime stream of income'.
well, thank-you for your interest and concern, but no, i do NOT want your help, thank-you very much.
i'm reminded of stanley moon talking to the devil in the original production of 'bedazzled' [1967] when the devil is telling stanley he can help him get all that he wants and stanley says 'no thanks george, i'd rather do it on my own'