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To: EBSA, E-ORI - EBSA

Subject: Department of Labor RIN 1210-AB33

I will choose the lump sum option when I retire because the pension require me to designate a percentage of my pension account to me and my wife. If one of us die, the other only retains the percentage that I orginally designated. With the lump, I get my entire pension up front and it is not encumbered with percentages being taken away.

Do not let the government take any of my pension or 401k account and "manage" it for me because they think I'm not able to manage it myself. It is unconscionable for the government to take any of my hard earned retirement money, effectively punishing me for making the right choices and doing the right things for my entire 30+ year career and give it to people who made all the wrong choices and did the wrong things their entire life. It is the ant and the grasshopper all over again and it just isn't right.

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