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Request for Information Regarding Lifetime Income Options for Participants & Beneficiaries in Retirement Plans

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Request for Information Regarding Lifetime Income Options for Participants and Beneficiaries in Retirement Plans

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Comment on FR Doc # 2010-02028

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General Comment

As a participant of my companies 401K, I am only 30 years old and completely scared of the fact that my contributions will not cover my standard of living when I retire. The main issue is that my income is low, and I cannot afford the type of contribution needed to support my family in retirement. Also I find that it is confusing and not helpful when it comes to investment options. I am totally playing hit or miss, and basically guessing how to contribute or allocate my funds.

I do not have a degree in Finance or a background in investment, and everyone I do speak to is trying to sell you something rather than trying to give sound advice.