

REG-148681-09

FEB 5 2010

LEGAL PROCESSING DIVISION
PUBLICATION & REGULATIONS
BRANCH**PUBLIC SUBMISSION**

As of: February 05, 2010
Received: February 03, 2010
Status: Posted
Posted: February 05, 2010
Tracking No. 80a8d434
Comments Due: May 03, 2010
Submission Type: Web

Docket: IRS-2010-0006

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

Comment On: IRS-2010-0006-0001

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

Document: IRS-2010-0006-0016

Comment on FR Doc # 2010-02028

Unknown 3

Submitter Information**General Comment**

At retirement, the retiree should have an option to take it as a lump sum or to have it annuitized in monthly payments. Information and advice for which option is best for them is available to be able to make an intelligent decision. If they take the lump sum they still have the option of purchasing an annuity with part or all of it, or investing it. CD's and T-bills give you a feeling of security knowing that YOU have control of your money. You have no assurance that the company won't go under, delay payments, or just stop paying or funding their company retirement plans. BUT IT SHOULD BE THE RETIREE'S DECISION TO CHOOSE!!