I don't see how the government can require me to buy an annuity in my 401k or IRA. I don't even want that option made available. I'll give you hint why, Medicare unfunded liabilities of over 13 trillion dollars over the next 25 years, Social Security another program with unfunded liabilities, and the PBGC who at last accounting was underfunded by almost 3 billion dollars. My retirement was taken over by the PBGC, Social Security has not been fixed and Medicare is a mess and you want to require me to put more of my hard earned dollars into a broken system? I can purchase an annuity from any private vendor at any time if I choose to do so. I don't think the government needs to go into this business. The budget isn't even balanced and you want me to invest my hard saved dollars in a corporation like the United States Federal Government with the balance sheet the way it is. If I read the proposal correctly, it would be mandatory that I purchase an annuity from the government. This part of the proposal is so wrong on many accounts, the first being it is my money, not the governments, the second being we already have Social Security which is like an annuity and look how well that is working, the third, I don't need to be saved from myself and the government does not always know what is best for me.