

J.P.Morgan

Submitted Via Email to e-ORI@dol.gov

August 12, 2010

Office of Regulations and Interpretations
Employee Benefits Security Administration
Attn: Lifetime Income Joint Hearing
Room N-5655
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Re: Written request to be heard at Lifetime Income Joint Hearing

Dear Sir or Madam:

J.P. Morgan Asset Management respectfully requests the opportunity to testify at the Department of Labor's (DOL) and Department of the Treasury's Lifetime Income Joint Hearing to be held at the DOL on September 14, 2010. We commend the DOL and Treasury for their continued interest in this issue. We share your concern as evidenced by our response to the Request for Information Regarding Lifetime Income Options for Participants and Beneficiaries in Retirement Plans (RFI) issued by the DOL, Treasury and the Internal Revenue Service.

Our witness will be Donn Hess, Managing Director and Head of Product Development for J.P. Morgan Retirement Plan Services. Mr. Hess will address in his testimony:

1. Effective participant communication around managing distribution or "spend down" of retirement balances including:
 - a. Methods and media
 - b. Application of behavioral science
2. Alternative approaches to providing lifetime income
3. Disclosure and communication of projected income at retirement.

J.P. Morgan Asset Management appreciates your consideration of our request to testify. We believe that we can provide valuable information regarding effective strategies for helping participants prepare for retirement and designing retirement plans to help participants meet their goals. Should you have any questions, please contact me at 816-673-4480.

Sincerely,



Robert Holcomb
Vice President, Industry and Legislative Affairs
J.P. Morgan Asset Management