This rule SHOULD NOT be implemented.

The rule claims "seldom" can Americans "prudently manage retirement assets on their own."

I do not need U.S. government bureaucrats deciding how I should invest in 401K and IRA accounts. I am fully capable of monitoring my investments and making decisions about how my assets are invested without "big brother's" control.

A government that has itself $20 trillion in debt is incapable of dictating to individual investors how they should invest their own assets.