I urge you to withdraw a new rule that would make it where you can only ask about the details on your pension or 401(k) plan through the mail. To make matters worse, it's a one-time deal. So if you miss that letter, that's it.

In addition, I watched an episode of Frontline many years ago about how the retirement process is less than clear. It would be much later when I read a couple of books arguing for expanding Social Security. As much as those books made me feel like a moron, I would also argue that they made great points. One of which is people are going to retire then find out that they have far from enough to be comfortable. And if we're supposed to be the wealthiest nation, why are we going through this? I look at other developed countries and I don't hear about this.