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**From:** Sue Newkirk [sue.newkirk@willis.com]  
**Sent:** Wednesday, March 03, 2004 10:17 AM  
**To:** e-ori@dol.gov  
**Subject:** Retirement

Regarding the mandatory roll overs:

I work in the benefits department of a mid-sized company.. We hear stories all the time about how rehires wish they had not spent their small cash outs. They really need protected against themselves. As you know, this generation has excusitis and when retirement comes, they will have an excuse as to why they need public assistance, but they won't have a pension plan or 401k, because they thought they "needed it now" 30 years ago.

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