

**From:** Jim Cooper [mailto:jimc602665@aol.com]  
**Sent:** Sunday, May 12, 2013 9:16 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB20

As a retiree I think that planning for retirement would have been more straightforward if I had had an estimate of what my 401k would be worth in terms of monthly income. The number of dollars may sound large to the average person, but the amount of income over the time of retirement is not nearly as impressive. I think that having the estimate of monthly income would allow the average person to better understand how prepared they are for retirement.

I have a number of friends and family that are bright professionals and now find that they are really not financially prepared for retirement. One couple is in foreclosure, one couple cannot afford the airfare to join us on vacation even if the lodging is free. And, both are still working beyond the 65th year. These are bright people, but did not think through what it means to retire. An estimate of monthly income would have allowed them to more easily understand how prepared they were financially for retirement.

I support the "Pension Benefit Statement Project". It would be a big step in the financial education of the public at large.

Sincerely,

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