From: ConnieB50@aol.com [mailto:ConnieB50@aol.com]

Sent: Thursday, February 04, 2010 10:02 AM

To: EBSA, E-ORI - EBSA **Subject:** 401K Annualization

Dear Sirs/Madam,

I can't say I completely understand this proposal, but all I know is that it can't mean money is being taken away from our 401Ks or IRAs. Going back about 25 years, we lost company pensions and were advised we were on our own to save money for retirement. Well, I'm there and would like to retire and utilize the meager funds worked so hard for. My funds are such that if anything is changed or reduced, I will be one of the many people out in the street in my elderly years. Leave the American people alone and let us use take care of ourselves with the money that we've earned honestly. Thank you.

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