

---

**From:** F.G. Rusty Hammond [rusty@hammondfinancial.net]  
**Sent:** Tuesday, March 02, 2004 5:08 PM  
**To:** e-ori@dol.gov  
**Subject:** Automatic Rollover to IRA DOL Proposal

Dear Sir or Madame,

I am very much in favor of the proposal I just reviewed to allow plan sponsor to do automatic rollovers to IRAs for small orphan accounts. As a broker and plan consultant I have seen this problem often and it doesn't seem fair to force plans to continue to keep these orphan accounts forever. The automatic rollover is great idea and will still protect the plan asset for each participant when and if they do claim the IRA funds. It will be very helpful if this becomes policy and the fiduciaries are also granted some immunity for this action.

Rusty Hammond

F.G. Rusty Hammond, President

Hammond Financial Services, Inc.

Rusty is a Registered Representative of  
Financial Network Investment Corp., a  
member of SIPC

Hammond Financial & Financial Network  
are not affiliated