

# PUBLIC SUBMISSION

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Default Electronic Disclosure by Employee Pension Benefit Plans under Employee Retirement Income Security Act

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Default Electronic Disclosure by Employee Pension Benefit Plans under Employee Retirement Income Security Act

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## Submitter Information

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## General Comment

Regarding the matter of RIN 1210-AB90: I believe that retirement plan members and 401(k) participants need to have robust and regular information delivered in the manner of their choice to their designated recipient(s). Such information should not require an opting-in affirmation but done as a matter of course.

I oppose RIN 1210-AB90 as written and believe the current system, while more disclosure is necessary, is much better suited to protecting the interests of current and future pensioners.