

# PUBLIC SUBMISSION

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## General Comment

While I am supportive of the federal government taking an active role in educating the public on financial and retirement matters, I am opposed to the additional mandatory (emphasis added) disclosures to be included with a participant 401(k) account balance statement contemplated in the new proposed regulations.

As a Third Party Administrator to small employers for over 35 years, I am keenly aware of the growing costs/burden to small employers of ever expanding DOL pension regulations.

I encourage the DOL to adopt a regulation allowing small employers (less than 100 participants) to either (1) opt out of the new proposed regulation or (2) allow small employers to include hypothetical examples/exhibits of how much in monthly income the participant can expect based upon various hypothetical 401(k) account balance levels.

By allowing small employers to develop hypothetical examples at various account balances levels, the employer can develop the information once an avoid the annual cost of calculating, designing, printing etc. the disclosure statements.