

# PUBLIC SUBMISSION

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## General Comment

I am a CPA and my firm audits these types of plans but I am also an active investor. I don't think this information will be adding that much value and should not be added as required or even supplemental information provided to participants.

It will require even more disclosures by the plan as to how they came up with their assumptions, which will confuse the reader more. Also you will have unscrupulous individuals manipulating the rates of return to give their plan or fund a rosier picture than reality. It may yield additional penalties and fines when a fraud becomes known but by then the fraud will have affected the participants and they will not end up being made whole anyway.

We have to face the fact that we just can't protect everyone from everything and that some people will not want to be adults about facing their impending retirements and plan accordingly.

Thank You

Joshua Pollack