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

Comment On: EBSA-2019-0005-0001

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

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Comment on FR Doc # 2019-22901

Submitter Information

Name: Gloria Yeboah

General Comment

November 13, 2019

Submitted via www.regulations.gov

Office of Regulations and Interpretations, Employee Benefits Security Administration,
Room N-5655, U.S. Department of Labor,
200 Constitution Avenue NW, Washington, DC 20210,

Attention: Comments in Response to Electronic Disclosure by Employee Benefit Plans,
RIN 1210-AB90.

Dear Sir/Madam:

As a concerned individual, I am submitting this comment in response to The Department of Labor Notice of Proposed Default Electronic Disclosure by Employee Pension Benefit Plans under Employee Retirement Income Security Act published in the Federal Register on October 23, 2019 to express my strong support to the changes regarding notice and access disclosure framework. I strongly agree with the additional measure the department is planning to put in place to make a technical amendment to 2520.104b1(c) to direct readers to the newly proposed safe harbor. This new addition that will permit administrators to post ERISA disclosures online will help participants and beneficiaries to expediently access their ERISA via internet connected

devices like cell phones, tablets, and laptops. In today's world, people spend majority of their time browsing various websites for information. It is safe to say, from personal experience, that people spend more time browsing websites with simple and user-friendly interface. With most of the population of Americans being tech savvy, and if the department can make this new addition user-friendly, more people will visit and use the website as it will save them time, make information more readily accessible and easy to find, and the convenience of accessing one's ERISA disclosures any time, any place and continuously with internet access will put on the fingertips of participants and beneficiaries what concerns them the most, their benefits. Thank you for the opportunity to submit comments on The Department of Labor Notice of Proposed Default Electronic Disclosure by Employee Pension Benefit Plans under Employee Retirement Income Security Act.

Sincerely,
Gloria O. Yeboah
Student at George Mason University