

# 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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## General Comment

Many retirees don't have e-mail or computers or any of that gol-darned new-fangled stuff. E-mail only notification will cut them out of receiving the information they need to manage their fixed incomes. Trying to cut costs under the cyberweenie-promoted delusion that they've already replaced all of RL (Real Life) with their cheap knock-off VR (Virtual Reality) is at best premature at this point. No, AR (Actual Reality) still rules and must be accommodated. Not every fixed-income retiree can afford a "smart phone", with its idiotically inflated monthly connect fees. Between them and the phones, they need to be the smart ones.