

# PUBLIC SUBMISSION

**Received:** November 20, 2019  
**Status:** Pending\_Post  
**Tracking No.** 1k3-9df4-1xmo  
**Comments Due:** November 22, 2019  
**Submission Type:** Web

**Docket:** EBSA-2019-0005

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

**Document:** EBSA-2019-0005-DRAFT-0292

Comment on FR Doc # 2019-22901

---

## Submitter Information

**Name:** Terrell Stephens

---

## General Comment

In this age of pensions going south and piss poor returns on 401K's, why would anyone want less information and transparency?