

# 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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## Submitter Information

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## General Comment

Are you people that daft????? This whole issue is in turmoil because of a lack of transparency. Now I know some of you up there know me, and I may not be cultured in the fine tune of math, but I am smart enough to know a fund that if going to fail in five years, who has invested in the Governments of Argentina, (Defaulted), the Government of Venezuela (Defaulted) and has investments into the Government of Turkey and other highly suspicious investments.

I saw a 1 dollar investment in a now 12 billion portfolio. How much did they charge to invest one dollar?

Now you all tell me that it's not impossible for these people to see how these funds are investing like this, and you all want to make it harder????? You people are so misguided, it makes perfect sense that this pension issue is such a mess.

I often wonder how much money is given to you all under the table that you think these people have no right to watch how this money is invested.

We need more transparency, more education, and more ways for these people because ITS THEIR MONEY!!! Not yours, not the asset companies, and not the fund managers. What part of that is difficult here for people to understand.

Sorry but this stuff blows my mind.

I get so utterly sick seeing so much wrong here with all of this, and you people just keep legislating things that only support the groups that make the most money from this. The participants are floundering, and I don't think any of you care.

I hope there is one person in all of this that can be the voice of reason for these people who deserve better than this.

This solves nothing and shouldn't even be a thought in people's brains here.

All these pensions getting in trouble, the SEC overburdened with wrongdoing, and you people want less transparency.

There are no words for this insanity. I can't believe this. I just can't understand some people's thinking here.

So, I think you know my thoughts here.

Support the rights of those who earn this money. ERISA Law is supposed to be about fiduciaries caring for money. How in the world will these people know if you don't make things more accessible to them and easier to find!!!!

Sincerely,

Mary Packett

Director

Protect our Pensions Iowa/Nebraska.

Protect our Pensions US Coalition.