

# 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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**Organization:** Agency on Aging Northeastern Illinois

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## General Comment

To Whom It May Concern:

On behalf of the Agency on Aging Northeastern Illinois, we are writing to ask you to withdraw your new proposed rule RIN 1210AB90 that would change how people get information about their retirement plans.

Our agency coordinates a wide variety of services for persons age 60 and older under the Older Americans Act. Here in Illinois, we serve DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry and Will counties. Over 681,000 older adults live in our agency's eight county service area.

Under the current rules, people get retirement information on paper by mail unless they decide they want to get it electronically instead. This is common sense and works well for older adults. We are worried that under the new rule, older adults will be disproportionately affected. They will now have to scramble to find information that they are entitled to under the law. They will have to have access to a computer. We know that not all older adults have access to or are comfortable using a computer. Many retirees and older adults rely on assistance from family caregivers and friends to help them with paperwork. This new rule adds an unnecessary extra layer of complication for these older adults and their caregivers.

This proposed rule is unfair and will hurt millions of seniors, workers, retirees and caregivers who should get important information about their retirement plans as easily and readily as possible. Even people who are computer literate should be able to count on getting their retirement information through the mail if that's their preference, so they can keep the documents and check to make sure there are no issues. Electronic communication should remain an opt-in not an opt-out choice.

As the Department of Labor tasked with protecting the rights of workers and retirees, we ask that you withdraw the proposed rule change and keep access to retirement information fair and easy for older adults and their caregivers.

Sincerely,

Marla Fronczak  
Executive Director  
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