

# 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

The proposed rule needs to account for ease of access, for example providing the disclosure as a document attachment to email rather than requiring participants to go to another website. To remember another website login and password, or go through steps to reset the password, creates barriers to access. Otherwise it is likely few participants will actually go through the steps to even retrieve the disclosure.