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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

Submitter Information

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General Comment

Please withdraw your new proposed rule, RIN 1210AB90, which would change how I get information about my retirement plan,

First of all, please don't assume that everyone has access to digital technologies. Generally, under the current rules, we get our information on paper by mail unless we decide we want to get it electronically instead. This is common sense, since pretty much everyone has access to U.S. mail.

Also, please don't try to shift the responsibility for access to retirement plan information from the plan provider to the worker and retiree. I am worried that under the new rule, everyone will now have to scramble to find information that we are entitled to under the law. This is unfair and will hurt millions of workers, retirees and spouses who should get important information about our retirement plans as easily and readily as possible. Even people who know computers well should be able to count on getting their retirement information through the mail, so we can keep the documents and check to make sure nothing is going wrong.

It is unfair that not only will we hunt for information that belongs to us, then we will have to bear the extra costs of buying computers, and printers that make it possible for us to keep up with ever-changing new technology. And if people don't have computers, we will be forced to go to libraries and other places to get what the law says we should be getting as a matter of course.

The Department of Labor is supposed to be protecting the rights of workers and retirees. That's why we ask that you withdraw the rule and go back to the drawing board. Before you make any changes, you should talk to retirees and workers and ask us what we want and makes sense to us. This is our information and we should be able to get it in the most easy and efficient manner.