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General Comment

Stop this junk from going forward. It feels like an excuse to cut a few pennies from operating budgets while creating opportunities for for costly errors and misunderstandings that may hurt workers costing them important revenue that they will most assuredly need in retirement. Oh by the way, if some workers fail to navigate themes rule s and miss out on some of their hard earned funds, WHERE DOES THE MONEY GO? Back to the company or some financial institution, or the govornment?