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Penalties for Failure to Provide Certain Notices or Other Material Information

Comment On: PBGC-2026-0100-0001
Penalties for Failure to Provide Certain Notices or Other Material Information

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General Comment

Based on the document you uploaded, the proposed rule is about the **Pension Benefit Guaranty Corporation (PBGC)** creating clearer policies for calculating, imposing, and waiving monetary penalties when pension plans fail to provide required notices or important information on time.

Here's a strong, thoughtful comment that follows the federal guidance by explaining your reasoning, discussing real-world impacts, and offering recommendations—not just stating an opinion:

> I support the PBGC's effort to establish clear and consistent policies for calculating, imposing, and waiving penalties for failing to provide required notices and material information. Transparency and accountability are essential for protecting employees, retirees, and beneficiaries who rely on accurate and timely pension information to make important financial decisions.
>
> At the same time, I encourage the PBGC to ensure that the penalty structure distinguishes between intentional noncompliance and honest administrative mistakes. Smaller employers and pension plan administrators may have limited staff or resources, and a one-size-fits-all approach could create unnecessary financial burdens without improving compliance. Providing flexibility for first-time, non-willful violations, along with educational resources and opportunities to correct errors promptly, would encourage compliance while maintaining fairness.
>
> I also recommend that the PBGC continue to prioritize clear communication, modern electronic reporting options, and guidance that helps plan administrators understand their obligations before penalties are assessed. Preventing violations through education is often more effective than relying solely on enforcement.

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> Overall, this proposed rule is a positive step toward improving accountability and protecting retirement security. By balancing strong enforcement with reasonable flexibility for good-faith efforts to comply, the PBGC can strengthen confidence in the pension system while minimizing unnecessary burdens on responsible plan sponsors.

This comment aligns well with the federal recommendations by identifying the issue, explaining why it matters, discussing potential impacts, and offering specific recommendations rather than simply expressing support.