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July 28, 2015

Secretary, Securities and Exchange Commission

100 F Street NE

Washington DC 20549-1099

Dear Secretary,

I am writing you today to urge you and the Commission to reject a new regulation that governs mutual funds (Rule 30e-3). It would eliminate the current default requirement for investors to receive information on their investments. Currently, investors, such as myself, receive our information by US Mail. This new proposed regulation would mandate that the default way of receiving information would be through the internet. Currently, while many investors have access to computers, many others do not. It would be a great disservice to the elderly and others who are not computer literate.

The US Mail is the both the most trusted and most reliable service that the government provides. It goes to every investor every day with a minimal cost. This should always be the default option for investors.

The ultimate decision as to the method for a default option should be in the hands of the investors. I am quite confident that a survey of investors would prefer a mailed letter in lieu of electronic transmission. There are too many cases of internet fraud and personal information being captured from the internet. The latest example of that is the fiasco that has occurred with OPM.

I am referring to File No. S7-08-15

Thank you for your time and please take these comments from a concerned investor.

Yours truly,

Richard Griffin

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