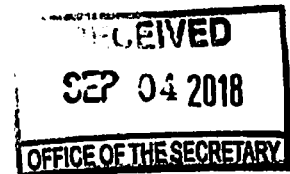


Wesley A Miller  
[REDACTED]  
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August 27, 2018

Mr. Brent Fields, Secretary  
Securities and Exchange Commission  
100 F Street, NE  
Washington, DC 20549-0609

Re: File #S7-12-18

Dear Secretary Fields;

It has come to my attention, in the file referenced above, that mutual fund companies will send all or most information to fund holder electronically as the default option. This in my opinion is not a great idea and below are listed the reason for my opinion:

Many fund investors are of the age where they prefer printed materials.

E forms are cumbersome when attempting locate and then relocate specific data in the forms. Especially if you are attempting to compare language within the report or comparing the information between competing fund families reports.

Not all investors have access to e forms.

Retaining e forms can be cumbersome, unreliable and require additional memory storage at a cost to consumers.

My wife and I have held mutual fund investments for over 30 years and find our printed annual and other reports to be valuable as we accessed and continue to access their performance.

Please consider making the printed from the default option and allow those that wish to receive e forms the elected option.

Sincerely;

  
Wesley A. Miller