III. Date of Effectiveness of the Proposed Rule Change and Timing for Commission Action

The foregoing rule change has become effective pursuant to Section 19(b)(3)(A)(ii) of the Act.[13]

At any time within 60 days of the filing of the proposed rule change, the Commission summarily may temporarily suspend such rule change if it appears to the Commission that such action is: (i) Necessary or appropriate in the public interest; (ii) for the protection of investors; or (iii) otherwise in furtherance of the purposes of the Act. If the Commission takes such action, the Commission shall institute proceedings to determine whether the proposed rule should be approved or disapproved.

IV. Solicitation of Comments

Interested persons are invited to submit written data, views, and arguments concerning the foregoing, including whether the proposed rule change is consistent with the Act. Comments may be submitted by any of the following methods:

Electronic Comments

- Use the Commission's internet comment form (*http://www.sec.gov/rules/sro.shtml*); or
- Send an email to *rule-comments@sec.gov.* Please include File Number SR–NASDAQ–2019–062 on the subject line.

Paper Comments

- Send paper comments in triplicate to Secretary, Securities and Exchange Commission, 100 F Street NE, Washington, DC 20549–1090.

All submissions should refer to File Number SR–NASDAQ–2019–062. This file number should be included on the subject line if email is used. To help the Commission process and review your comments more efficiently, please use only one method. The Commission will post all comments on the Commission's internet website (*http://www.sec.gov/rules/sro.shtml*). Copies of the submission, all subsequent amendments, all written statements with respect to the proposed rule change that are filed with the Commission, and all written communications relating to the proposed rule change between the Commission and any person, other than those that may be withheld from the public in accordance with the provisions of 5 U.S.C. 552, will be available for website viewing and printing in the Commission's Public Reference Room, 100 F Street NE, Washington, DC 20549 on official business days between the hours of 10:00 a.m. and 3:00 p.m. Copies of the filing also will be available for inspection and copying at the principal office of the Exchange. All comments received will be posted without change. Persons submitting comments are cautioned that we do not redact or edit personal identifying information from comment submissions. You should submit only information that you wish to make available publicly. All submissions should refer to File Number SR–NASDAQ–2019–062 and should be submitted on or before September 4, 2019.

For the Commission, by the Division of Trading and Markets, pursuant to delegated authority.[14]

Jill M. Peterson,

Assistant Secretary.

[FR Doc. 2019–17389 Filed 8–13–19; 8:45 am]

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[13] 15 U.S.C. 78s(b)(3)(A)(ii).

[14] 17 CFR 200.30–3(a)(12).

SMALL BUSINESS ADMINISTRATION

[Docket No.: SBA–2018–0007]

Surety Bond Guarantee Program Fees

AGENCY: U.S. Small Business Administration.

ACTION: Notification of extension of temporary initiative to test lower fees for an additional year.

SUMMARY: This document announces a one-year extension of the temporary decrease in the guarantee fees that the U.S. Small Business Administration (SBA) charges all Surety companies and Principals on each guaranteed bond (other than a bid bond) issued in SBA's Surety Bond Guarantee (SBG) Program.

DATES: The temporary initiative to test lower fees in the SBG Program, which is currently in effect through September 30, 2019, will be extended for an additional year to apply to all SBA surety bond guarantees approved through September 30, 2020.

FOR FURTHER INFORMATION CONTACT: Jermanne Perry, Management Analyst, Office of Surety Guarantees; (202) 401–8275 or *jermanne.perry@sba.gov.*

SUPPLEMENTARY INFORMATION: Under its SBG Program, the SBA guarantees a certain percentage of bid, payment, and performance bonds for small and emerging contractors who cannot obtain surety bonds through regular commercial channels. The SBA guarantee incentivizes Sureties to provide bonding for small businesses and thereby assists small businesses in obtaining greater access to contracting opportunities. Pursuant to its statutory authority to ''establish such fee or fees for small business concerns and premium or premiums for sureties as it deems reasonable and necessary,'' and to administer the SBG Program ''on a prudent and economically justifiable basis,'' 15 U.S.C. 694b(h), SBA assesses a guarantee fee against both the small business concern (the Principal) and the Surety and deposits these fees into a revolving fund to cover the program's liabilities and certain program expenses.

SBA's rules provide that the amount of the fees to be paid by the Surety and the Principal will be determined by SBA and published in Notices in the **Federal Register** from time to time. *See* 13 CFR 115.32(b) and (c) and 115.66. On July 30, 2018, SBA published a notification in the **Federal Register** (83 FR 36658) that announced that, for all guaranteed bonds approved during the one year period beginning October 1, 2018 through September 30, 2019, the Surety fee would decrease from 26% of the bond premium to 20% of the bond premium, and the Principal fee would decrease from $7.29 per thousand dollars of the contract amount to $6 per thousand dollars of the contract amount (the decrease in the Surety and Principal fees referred to, collectively, as ''lower fees''). SBA invited comments on this temporary initiative and received a total of eight comments, with six comments from surety companies and agents and two comments from trade associations, all of which expressed support for the lower fees.

SBA has determined that it requires more data to fully evaluate the effect of the lower fees on the SBG Program. Accordingly, to provide more time to gather and evaluate the requisite data, SBA is announcing a one-year extension of the temporary initiative to test the lower fees. The lower fees will now apply to all bond guarantees (other than bid bonds) approved through September 30, 2020. During the additional year that the lower fees are in effect, SBA will evaluate how the lower fees affect the SBG Program, including program utilization by surety companies, surety agents and small businesses; the size and characteristics of the portfolio; and the risk level of the program, including cash flow and defaults. After carefully reviewing program performance with the additional data, SBA will determine whether the guarantee fees should remain at these reduced amounts, if they should revert to the higher amounts, or if they should otherwise be changed.

Authority: 13 CFR 115.32(b) and (c) and 115.66.

William M. Manger,

Associate Administrator, Office of Capital Access.

[FR Doc. 2019–17442 Filed 8–13–19; 8:45 am]

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SOCIAL SECURITY ADMINISTRATION

[Docket No. SSA–2018–0051]

Social Security Ruling 19–3p; Titles II and XVI: Requesting Reconsideration or Hearing by an Administrative Law Judge

AGENCY: Social Security Administration.

ACTION: Notice of Social Security Ruling (SSR).

SUMMARY: We are giving notice of SSR 19–3p. This SSR explains the two options available to claimants appealing our determinations that they are not disabled based on medical factors. In this SSR, we explain both the paper and electronic appeal options for requesting reconsideration or a hearing by an administrative law judge (ALJ), and the similarities and differences between these two options. We explain these options to help claimants make informed decisions when deciding whether to use the paper appeal or electronic appeal option to request reconsideration or a hearing.

DATES: We will apply this notice on August 14, 2019.

FOR FURTHER INFORMATION CONTACT: Alicia Wood-Smith, Office of Income Security Programs, Social Security Administration, 6401 Security Boulevard, Baltimore, MD 21235–6401, 410–965–9243. For information on eligibility or filing for benefits, call our national toll-free number 1–800–772–1213, or TTY 1–800–325–0778, or visit our internet site, Social Security online, at *http://www.socialsecurity.gov.*

SUPPLEMENTARY INFORMATION: Through SSRs, we make available to the public precedential decisions relating to the Federal old-age, survivors, disability, supplemental security income, and special veterans benefits programs. We may base SSRs on determinations or decisions made at all levels of administrative adjudication, Federal court decisions, Commissioner's decisions, opinions of the Office of the General Counsel, or other interpretations of the law and regulations.

This SSR explains that to use the electronic appeal option to request reconsideration or a hearing, claimants must submit all of the information we need to process their appeals at the time they file their electronic appeals. This is required only in our streamlined electronic appeal procedures. Our manually submitted paper appeal procedures remain unchanged. Claimants can upload and submit evidence simultaneously with their electronic appeals. After claimants have filed their appeals, they can submit evidence by fax, by mail, or in-person at one of our field offices or hearing offices as appropriate. A claimant has an ongoing duty to inform us about or submit all known evidence that relates to whether or not he or she is blind or disabled.[1] An appointed representative must act with reasonable promptness to help obtain the information and evidence the claimant must submit, and forward the information or evidence to us as soon as practicable.[2] When a claim is at the hearing level, the claimant, or representative, generally must inform us about or submit all written evidence no later than five business days before the date of the scheduled hearing.[3]

Although 5 U.S.C. 552(a)(1) and (a)(2) do not require us to publish this SSR, we are doing so under 20 CFR 402.35(b)(1). SSRs do not have the same force and effect as statutes or regulations, but they are binding on all components of the Social Security Administration. 20 CFR 402.35(b)(1).

This SSR will remain in effect until we publish a notice in the **Federal Register** that rescinds it, or we publish a new SSR that replaces or modifies it.

(Catalog of Federal Domestic Assistance, Program Nos. 96.001, Social Security—Disability Insurance; 96.002, Social Security—Retirement Insurance; 96.004—Social Security—Survivors Insurance; 96.006 Supplemental Security Income.)

Andrew Saul,

Commissioner of Social Security.

Policy Interpretation Ruling

SSR 19–3p: Titles II and XVI: Requesting Reconsideration or Hearing by an Administrative Law Judge

Purpose: The purpose of this SSR is to explain the two options available to claimants appealing our determinations that they are not disabled based on medical factors. This SSR explains both the paper and electronic options for requesting reconsideration or a hearing by an ALJ, and the similarities and differences between these two options. In order to request reconsideration or a hearing using iAppeals, our electronic appeal option, claimants must submit all of the information we need to process their appeals at the time they file their electronic appeals. This requirement is part of our streamlined electronic appeal procedures. Claimants also can upload and simultaneously submit evidence with their electronic appeals. After claimants have filed their appeals, they can submit evidence by fax, by mail, or in-person at one of our field offices or hearing offices as appropriate.

A claimant has an ongoing duty to inform us about or submit all known evidence that relates to whether or not he or she is blind or disabled.[4] An appointed representative must act with reasonable promptness to help obtain the information and evidence the claimant must submit, and forward the information or evidence to us as soon as practicable.[5] When a claim is at the hearing level, the claimant, or representative, generally must inform us about or submit all written evidence no later than five business days before the date of the scheduled hearing.[6] Our paper appeal procedures remain unchanged—a claimant still must timely request his or her appeal in writing, but may separately submit the additional information we need to process the appeal. Through this SSR, we are providing information that enables claimants to make informed decisions when deciding whether to use iAppeals or the paper appeal option to request reconsideration or a hearing.

Citations: Sections 205(a) and (b) of the Social Security Act, as amended; 20 CFR 404.907, 404.909, 404.929, 404.933, 416.1407, 416.1409, 416.1429, 416.1433.

Introduction: Claimants who are dissatisfied with the determinations or decisions on their disability applications may request further review under our administrative review process, also known as our appeal process.[7] The administrative review process consists of three levels: Reconsideration, hearing, and Appeals Council review. Until recent years, the only way for claimants to request an appeal was to use the paper-based option, which consists of paper appeal forms. As part of our efforts to offer alternative service delivery options to

[1] 20 CFR 404.1512 and 416.912.

[2] 20 CFR 404.1740(b)(1) and 416.1540(b)(1).

[3] 20 CFR 404.935 and 416.1435.

[4] 20 CFR 404.1512 and 416.912.

[5] 20 CFR 404.1740(b)(1) and 416.1540(b)(1).

[6] 20 CFR 404.935 and 416.1435.

[7] Section 205(b) of the Social Security Act (Act), 42 U.S.C. 405(b); 20 CFR 404.900, 404.907, 404.909, 404.929, 404.933, 404.967, 404.968, 416.1400, 416.1407, 416.1409, 416.1429, 416.1433, 416.1467, 416.1468. See, *e.g.,* Program Operations Manual System (POMS) GN 03101.125 iAppeals—General and Title II Instructions; DI 81007.050 i3441 Disability Appeal—iAppeals; SI 04005.035 iAppeals—Title XVI.