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**From:** Lynn Whyte [mailto:L.Whyte@lansingbp.com]  
**Sent:** Friday, July 25, 2008 8:45 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Proposed Regulation regarding 401-k Disclosures

I **applaud** your efforts to make all of the fees more transparent. Here is what you need to remember:

1. KEEP IT SIMPLE !!!! A simple chart or table with the fees disclosed and net returns would be easy to understand.
2. The fees are basically being charged by the administrators of the Plan and the funds. They are not charged by the Employer / Plan Sponsor.

Therefore, put the burden on the Plan Administrators to disclose the fee data in clear and concise ways directly to the participants. DO NOT put that burden on the Plan Sponsor as a Fiduciary duty. We are small companies trying to offer 401-k's to our employees and we do not have the people nor the resources to be able to distribute lots of complex data to our associates who are scattered in small groups in many locations.

Please do not kill the 401-k that we have worked hard to get in place through burdensome requirements on the Plan Sponsor.

Thank you,

Lynn K. Whyte  
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