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From: C. William Jones [<mailto:cwilliam@goeaston.net>]
Sent: Thursday, September 04, 2008 10:22 PM
To: EBSA, E-ORI - EBSA
Subject: Participant Fee Disclosure Project

C. William Jones
7055 Thomas Lane
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September 4, 2008

Employee Benefits Security Administration

Dear Employee Benefits Security Administration:

Thank you for proposing rules that require the disclosure of 401(k) fees.

I am worried that these fees could eat into my retirement savings without my knowledge and leave me inadequately prepared for retirement. Below are recommendations that I think would make the 401(k) fee regulations even stronger.

I am very interested in the issue of full and understandable information about the fees that are charged on 401Ks.

Information employees receive about 401(k) fees should be disclosed in a way that is clear, concise, and as easy to understand as possible. Technical terms should not be allowed. Employees shouldn't have to pull out a dictionary to figure out how much their 401(k) plans cost.

I urge you to strengthen the fee disclosure regulations to ensure that employees receive adequate information about the hidden costs of their 401(k) plans to help them prepare for retirement.

Sincerely,

C. William Jones
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