
From: Jonathan Warmund [mailto:warmundj@foliofn.com]
Sent: Friday, September 12, 2008 6:17 PM
To: EBSA, E-ORI - EBSA
Subject: Participant fee disclosure project

It would be extremely valuable for monthly statements to include the actual full-in costs for investing in mutual funds. I am excited to learn that more disclosure will be required in the New Year and applaud your continuing efforts on behalf of all 401(k) participants to provide increased transparency so that investors have better information to make more informed choices. I would be happy to speak to this topic in more detail if necessary.

Thank you for soliciting investor feedback.

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Take care,

Jonathan Warmund

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