

-----Original Message-----

From: Jeff Stults [<mailto:bultacoguy@hotmail.com>]

Sent: Saturday, July 28, 2007 6:26 PM

To: EBSA, E-ORI - EBSA

Subject: 29 CFR Part 2550

Dear Sir:

I am currently enrolled in the Aptuit 401k plan. During the last two months I have trying to find out the fees associated with my plan to no avail. I have contacted the plan administrator but still do not have the data. Our plan is administered by Massachusetts Mutual. Mass Mutual Insurance (MM) will not supply any information on fees. We were told by representatives of MM to purchase shares of mutual funds utilizing the supplied prospectuses for the mutual funds. Fees associated with the mutual funds are stated in the prospectus. However, I have now discovered that I don't own any shares of mutual funds. I own "units" in a unit trust. MM refuses to tell me what it costs to purchase the unit, what it costs to maintain the unit (fees), and what the net underlying assets of the units are-In fact, I have differing messages from them as to what a unit is. I have no way of knowing what fees are involved since there is no prospectus on any of the unit trusts. I have no method of tracking my own money except to believe what I am told (or not told) by MM. Please close these loopholes and allow these types of 401ks to be run with transparency.

Thanks,

Jeff