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To: EBSA, E-ORI - EBSA

Subject: 401 K hidden charges

I absolutely cannot understand why it is not mandatory for all fees to be itemized. How can we really compare how much we are paying. I just heard we may be losing as much as 20% over a lifetime.

We always hear about Americans not being savvy savers. How can we be educated investors if we cannot look at a statement and be able to decipher it? It is our money. It is our job to budget but we can't figure investment costs. Really this is just plain crazy.