

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

From: Michael McGuire [mailto:michael_mcguire@earthlink.net]

Sent: Wednesday, February 06, 2008 11:01 PM

To: EBSA, E-ORI - EBSA

Subject: 401k

Why aren't all the 401k fees and their sum total disclosed in a transparent manner that an average consumer can understand, including their total impact over the life term of an average account? How can hidden fees be part of a government sponsored savings program?