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From: Bruce & Debbie Rennecker [<mailto:drol1338@gmail.com>]

Sent: Tuesday, July 22, 2008 8:28 PM

To: EBSA, E-ORI - EBSA

Subject: Attention: 408(b)(2) Amendment

This rule change is very important to the average investor and I hope that politics will not get in the way of what is right. The disclosure of fees and expenses should be as easy to read and consistent. Just like the ingredients label on food. I would like to suggest that two other pieces of information be disclosed as well since they can have a significant impact on returns.

1. Amount of cash not invested in the market
2. Annual portfolio turnover

I would hope the rule also forces a fund to compare their results to an appropriate index fund and not always the S&P500 which may not be comparable risk.