From: Andrew Arbenz [mailto:andrew.arbenz@verizon.net]

Sent: Wednesday, September 10, 2008 11:41 AM

To: EBSA, E-ORI - EBSA

Subject: Participant Fee Disclosure Project

It is essential to disclose fully all costs charged to participants in 401-K plans. Companies are **secretly** charging excessively high fees to plan participants while receiving other free services from 401-K providers. This is a way to transfer expenses **secretly** to employees.