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Atlanta Chapter NAIC
Rule Comments
Proposed Rule on Mutual Fund Disclosure Forms
 (SEC File No. S7-06-04)

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 FEB 09 2004
 OFFICE OF THE SECRETARY

Name: Peggy Kelly

Please be aware that all comments we receive will become part of the public record of what we considered in this matter. Please return the comment form to the SEC representative or mail your comments to the following address:

Jonathan G. Katz, Secretary
 U.S. Securities and Exchange Commission
 450 Fifth Street, N.W.
 Washington, D.C. 20549-0609

Comments: I have worked with three brokers
Even when I asked about fees I got an evasive
or incomplete answer and found out later there were
huge fees for funds, stocks, insurance and
annuities. I am now working with
a portfolio manager who charges a flat 2%
of assets - or so as I know but
who knows, I would like fees
to be explained in writing words
spoken can change