

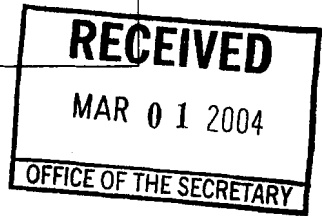


Rule Comments

Proposed Rule on Mutual Fund Disclosure Forms

(SEC File No. S7-06-04)

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Name: Wendy L. Schmid Tetrault

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:

Your forms are very good. They do communicate the information people need to make investment decisions. Fees need to be shown on our statements. People need to know when B shares convert to A shares on their statements. People need to know when new money you invest, becomes old money (6 years) in my case, so I could withdraw it without penalty.

This is a step in the right direction to educate the public on what fees they are paying, and what penalties they could have. Thank you for doing this.