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Sent: Friday, January 19, 2007 8:21 AM

To: EBSA, E-ORI - EBSA

Subject: Proposed Regulation Relating to Default Investment
Alternatives Under Participant Directed Individual Account Plans

Please confirm that this proposed Regulation, in addition to applying to automatic enrollment plans, is intended to apply to any situation in which a Plan Sponsor selects an investment fund for a participant in the absence of such an election.

For example, when an Employee is eligible for an employer contribution under a Profit Sharing plan, but has not completed an Enrollment Form, would the same rules apply?

The wording in the Proposed Regulation seems to focus only on Automatic Enrollment plans. While it is natural to assume that it should cover any situation in which an Employer will select default investments under Participant Directed Plans, if indeed it's intended to be broader in scope, perhaps it should be clarified.

Thank you.

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