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Sent: Monday, March 08, 2004 5:30 PM

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Subject: Automatic Rollover Exemption

The idea of rolling over small account balances to IRA's rather than automatically cashing them out is excellent. One of the main reasons that people take the money is because they do not have a place to invest it easily.

I would suggest that the dollar limit be increased to \$10,000 rather the \$5,000 and that the \$1,000 floor be eliminated.

Absent the ability to duplicate the investments exactly, the money should be placed into a money market type fund until directions are received from the former participant.

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