

March 20, 2008

Fil Williams
Office of Regulations and Interpretations
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, NW.
Washington, DC 20210

Re: Hearing regarding proposed regulation under section 408(b)(2) of ERISA and the related proposed class exemption.

Dear EBSA:

Please accept this request to participate in the public hearings regarding the Proposed Rule regarding Reasonable Contract or Arrangement under Section 408(b)(2) – Fee Disclosure.

Outline of topics to be discussed in opening remarks:

1.	Disclosure as a pre-existing fiduciary principle	1 minute
2.	Reconciling business models and fiduciary obligations	1 minute
3.	Standardization in disclosure will secure retirement income	1 minute
4.	At a minimum, what should be disclosed	2 minutes
5.	At a minimum, when should it be disclosed	2 minutes
6.	At a minimum, how should it be disclosed	2 minutes
7.	Concluding remarks	1 minute

Following opening remarks, I will gladly answer your questions, discuss my comments, both written and oral, and participate in a constructive dialog. I'll be available to spend as much time as needed.

Sincerely,

Meno Obe

Matthew D. Hutcheson

Independent Pension Fiduciary