From: Emir X Ibrahimpasic [mailto:Emir.X.Ibrahimpasic@ampf.com]
Sent: Monday, February 04, 2008 9:52 AM
To: EBSA, E-ORI - EBSA
Subject: Comments regarding the hidden 401K fees

Dear Madam/Sir,

The fact that hidden charges in 401K plans exist is outrageous in itself. It is even more outrageous not to event try to disclose them. As a consumer, investor and a finance professional I expect the full disclosure all of charges that are associated with any purchases or financial transactions, let alone my 401K plan. It would be criminal to give an additional layer of hidden benefits to the fund managers atop already high fees. Please, be reasonable and make sure that the finance corporations comply with the same disclosure standards that we consumers and finance professionals have to face. The hidden charges must be disclosed. Period.

Thank you

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