-----Original Message-----From: DAMON KELLY [<u>mailto:dcarthell@verizon.net</u>] Sent: Sunday, February 03, 2008 11:07 PM To: EBSA, E-ORI - EBSA Subject: Fee disclosure proposal

Given how such fees would affect the ultimate return that I would depend on when I retire, I should have as much fee detail disclosed to me as possible. It would help me shop for the best funds that cost the least.

-d