From: Mark Folgmann [mailto:mark@arkadvisor.com]

Sent: Tuesday, April 24, 2007 9:59 PM

To: EBSA, E-ORI - EBSA Subject: 401k Fee disclosure

I am in favor of full disclosure with regard to all def contribution plans. This annual disclosure should include all fees including management fees, wrap fees, asset based fees, custodian, TPA, transaction fees, rebates, kick backs, and revenue sharing. These fees are so hidden that I cannot figure most of them out. It would be real nice if full and fair disclosure was practiced across the board. Thank you.

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