From:
 Andersons [mailto:tanderson007@stny.rr.com]

 Sent:
 Wednesday, September 10, 2008 8:02 PM

 To:
 EBSA, E-ORI - EBSA

 Subject:
 Participant fee disclosure project

I want to voice my thoughts about 401(k) fees that are charged to participants accounts. It is only right and fair that each participant should be fully informed of the cost of their 401(k) plan and who pays those costs as well as the individual funds provided in that plan. It is not reasonable to expect the average 401(k) participant to understand the very fine print and have the ability or skill to decipher the imbedded costs.

Please stand up for me, as a US Navy Veteran, and other average hardworking Americans and open the books on both 401(k) plan and fund participant fees. You have an opportunity to make a difference for better. Please don't let Big Money continue to sidestep full disclosure.

Theodore E. Anderson 111 Circle Drive Otego, NY 13825

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