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To: EBSA, E-ORI - EBSA

Subject: Disclosure

My suggestion is a well thought out "truth in investing" statement that would need to be signed and returned before the agreement could be finalized.

Some of the key disclosures would be:

On average this plan will charge you x % of assets each year

The average plan of this type charges q%, the lowest 10%ile charges r% and the highest 10 %ile charges s%

(Or, as with energy stickers on appliances, show where the plan fits.

In 10/20/40 years, this will result in a decrease in your returns of x/y/z %

Of the x %, y % will go to a
z% will go to b, etc.

Good luck.

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