

10-10-2006  
TUESDAY

To: U.S. Dept. of Labor, Employee Benefits Security Admin.  
Room - N-5669, Washington DC. 20210

From: Mark A. Hill, DC. # 280806  
Dorm # F-2157-S  
1760 Highway 67 - North  
Carrabelle, FLA, 32322

Subject: Pension Protection Act of 2006, Propose Rules ~~that automatically~~ <sup>mark</sup> Guide  
Companies who automatically enroll employees in certain Retirement  
Savings Plans, including 401(k)s.

My Comments. To Whom And All It May Concern At The U.S. Dept. of Labor,  
Security Benefits Administration. I Myself Was Once A Participant In A  
Employer Sponsored Retirement Plan (401(k)). And I Have Had The Experience  
Of When The ~~the~~ Employees Don't Have A Say So, About How Those Funds  
Were Administered Or Handled. We Had No Idea How The Plan Was Invested,  
Who Was Doing The Managing Of The Funds, Nor Did We Know Where It Was  
Invested. To Sum It Up, We Were Some Of The Many ~~And~~ People Whose  
Plans Were Mismanaged, And Subsequently Lost Money. However Having  
Read Up On The Pension Protection Act Of 2006, And The Proposed Rules Under  
Your Consideration, I Whole Heartedly Give My Vote Of Support And  
Confidence, In The Proposed Rules, However I Think This Is Only A  
Start, And Should Not Be The Final Product. You May Have To Come Back  
And Give It Some Fine Tuning In The Near Future, I Do Not Agree With  
The Part About Liability Protection For Fiduciaries. I Personally Feel The  
Fiduciaries Should Be Held Liable, And Accountable, For And Willful  
Mismanagement, Of The Plans, Criminal As Well As Civil. Thanks You  
You Time During This Comment Period.

All Replies to Me At ✓

Sincerely Yours

Mark O'Leary - 10-10-2006 Tuesday

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AND INTERPRETATIONS