

From: Melendez, Carolyn [mailto:Carolyn.Melendez@Schwab.com]
Sent: Wednesday, November 22, 2006 9:55 AM
To: EBSA, E-ORI - EBSA
Subject: Question regarding QDIA

What is the effective date of the QDIA provided in the Pension Protection Act?

Example:

Qualified Default Investment Alternatives (QDIA) – Consistent with the PPA, the Department of Labor has proposed regulations to provide some ‘fiduciary protection’ to Plan Sponsors in using a “default” investment fund for those participants autoenrolled in a plan, effective as of **xxxxxxx**

Please don't hesitate to call with any further questions,

Thank you,

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