



Rule Comments  
 Proposed Rule on Mutual Fund Disclosure  
 (SEC File No. S7-06-04)

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 Forms  
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Name: CAROLE ANN TORONTO -

Please be aware that all comments we receive will become part of the public record of what we considered in this matter. Please return the comment form to the SEC representative or mail your comments to the following address:

Jonathan G. Katz, Secretary  
 U.S. Securities and Exchange Commission  
 450 Fifth Street, N.W.  
 Washington, D.C. 20549-0609

Comments: In the past, I did contact SEC about  
AXA. Although I did lose about \$50,000. - I did  
get the most of my \$250,000 back. I was not  
told about the "load" funds. All the funds I  
purchased before were "no-load" also I was  
not told about the fee. When I asked who  
was going to pay for all this paper work I  
was told "not to worry about it" Surprise!  
it was me. I have learned a lot since  
then. Ask questions, Annuntiate not for a  
person my age, but most of all, read the small  
print.

Thank You  
Carole Ann Toronto  
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Orlando, FL 32807