



Atlanta Chapter NAIC

Rule Comments

Proposed Rule on Mutual Fund Disclosure Forms

(SEC File No. S7-06-04)

5

RECEIVED

FEB 09 2004

OFFICE OF THE SECRETARY

Name: RICHARD S. MERRITT

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: I DON'T PERSONALLY OWN MUTUAL FUNDS BECAUSE

I DO MY OWN RESEARCH ON STOCK PURCHASES, BUT FOR THE  
MAJORITY OF THE PUBLIC THAT ARE INVESTING IN THESE FUNDS (SOME  
WITHOUT EVEN THEIR KNOWLEDGE) VIA VARIOUS ACCOUNTS, I.E.  
401K, 503B, PENSION FUNDS, ETC. BROKERS SHOULD BE REQUIRED  
TO DISCLOSE ALL FEES ASSOCIATED WITH PURCHASE + SELLS  
OF SAID FUNDS. THE FORM EXAMPLES THAT YOU ARE PROPOSING  
NEED TO AND ARE EASY TO READ + UNDERSTAND.

THANK YOU FOR TAKING THE TIME TO CORRECT THIS ISSUE.

SINCERELY,