



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

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 APR 08 2004
 THE SECRETARY

Name: Gary Hall

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 prefer the attachment 2 - Confirmation

example ... (back-end load as a minimum of present
or future NAV) to attachment 3, since it will
protect investors from disastrous losses causing
excessive commission charges.

The disclosure does seem to be an improvement over
what is being currently.