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**From:** MarciaJS@aol.com [mailto:MarciaJS@aol.com]

**Sent:** Friday, February 08, 2008 2:00 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** Visibility for 401k fees

Dear Dept of Labor:

I am writing to you to share my opinion which is in favor of requiring full transparency, full-disclosure, total visibility of 401k fees to both the 401k participants and their employers. Please do not let the whining mutual fund providers dissuade you or con you out of doing the right thing: which is as I see your mission to be, to protect the small investor who is unsophisticated and cannot spend the hours it would take to dissect data to find out the actual fees and costs for their 401k plan.

Thank you for reading my feedback.

Marcia Joslyn Sill, CFA(1985), MBA(1979) and professional investment adviser since 1980

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