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**From:** James Auger [mailto:auger.jg@gmail.com]

**Sent:** Thursday, March 20, 2008 1:26 PM

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

**Subject:** Request to Present at Hearing on Reasonable Contracts or Arrangements Under Section 408(b)(2) - Fee Disclosure

As President of WAMA Actuarial & Consulting, LLC I am requesting the opportunity to present testimony and answer questions at the scheduled March 31, 2008, public hearing on the above-mentioned topic.

My comments will address the following issues:

- Need for simple, separate, concise and complete disclosure of fees and conflict of interest - (1 minute)
- Need for periodic updating/refreshing of required disclosures - (1 minute)
- Need for disclosure requirements to apply to non-plan assets, specifically guaranteed benefit contracts, commingled funds, and hedge funds - (6 minutes)
- Need to assure plan sponsors/plan assets are "made whole" if disclosure requirements are not satisfied - (2 minutes)

I thank you in advance for your consideration of my request to provide testimony on this very important issue affecting the retirement security of millions of Americans. Please advise me of your decision regarding my request as soon as possible so that I may make appropriate travel arrangements.

If you have any questions or need additional information, please call me at 860-306-9205 or e-mail me at [jake.auger@wamallc.com](mailto:jake.auger@wamallc.com).

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