

-----Original Message-----

From: Guthrie, Gary J. [<mailto:Gary.Guthrie@umb.com>]

Sent: Wednesday, September 10, 2008 12:54 PM

To: EBSA, E-ORI - EBSA

Subject: 401k plan administration expenses

ALL plan administration expenses should be paid by the plan sponsor and NOT allowed to be shifted to participants. NO revenue sharing by the managers should be allowed. ALL expenses should be fully disclosed in plain language in a summary table in the Summary Plan Description on an annual basis.

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