
From: Pam Wright [mailto:zygops@gmail.com] **On Behalf Of** Pam Wright
Sent: Thursday, February 07, 2008 6:14 PM
To: EBSA, E-ORI - EBSA
Subject: Fee and Expense Disclosures to Participants in Individual Account Plans

I am writing to comment on the EBSA Proposed Rule on Fee and Expense Disclosures to Participants in Individual Account Plans [04/25/2007]. Like most Americans, I have had to learn to take responsibility for my future retirement by learning about the many savings options. I always consider fee structure when selecting retirement investments because I am aware of how negatively high fees can impact returns. As I am currently self-employed, I have more freedom to select a plan and investments that are appropriate for me than many others. I have spent many hours pouring over my husbands plan, but in the end I have never quite understood the expenses he incurs associated with the plan. Please require that all fees and expenses associated with retirement accounts be fully disclosed so that we can make true comparisons between options, and so that we have the information needed to lobby employers for better options where those offered to us are poor.

Thank you.

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