

*Comment Submitted by: Craig E. Wright of Atkinson-Baker, Inc., Los Angeles, CA on April 27, 2007 via regulations.gov*

General Comment:

1. Participants should have access to and be able to consider all deductions from their invested funds and this information should be clearly delineated in the prospectus. This would include: all transaction costs (of any nature, 12b1 fees, management fees, commissions, loads, sales charges, redemptions charges, costs associated with buying, selling, administering or managing investor funds not noted earlier) with each charge clearly labeled and designated in a standard, line by line format so 1 fund can be easily and clearly compared with another in terms of all fees charged. All "returns" noted should be net of these posted funds.
2. This should be provided as stated above.
3. The fund or 3rd party administrator should provide this information and any display of the performance of the fund should include a statement that the performance is net of all expenses.