
From: Todd Ryder [mailto:tryder@ipd-discovery.com]

Sent: Friday, October 24, 2008 11:44 AM

To: EBSA, E-ORI - EBSA

Subject: Participant fee disclosure project

Dear Sir or Madam,

I am writing to express my belated support for the proposed changes to 401k expense disclosure rules. I strongly favor increased transparency in expense disclosure, as well as anything that can be done to make it easier for investors to accurately compare the costs of investing among various options. Given that my 401k may be the primary resource that I will rely on when I retire, I feel that it's absolutely essential to be able to tell how much of my investment will be diverted to fund expenses. The importance of this is magnified by the nature of compounding over a long period of time.

Sincerely,
T. Ryder

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