

The Hypothetical Summary Prospectus would be very beneficial when making mutual fund decisions. Kudos to the SEC for proposing the summary. I believe a summary will make it much easier for the individual investor to research mutual funds.

To make it easier to read and understand mutual fund prospectuses:

- Shorter summary as suggested by the SEC

- Same information and format in all summaries

- Same accounting rules followed for expressing fees and total returns

I would absolutely find it useful to receive a short summary of the key information in a mutual fund prospectus with the more detailed information readily available online.

The information on the SEC's Hypothetical Summary Prospectus is what I need to make an informed investment decision.

In addition to the proposed information, I suggest including:

- Date of inception

- Price/Earnings ratio

- Ticker symbol for each class

- Overall return since inception

- Fund type: small cap, mid cap, large cap, foreign investment, real estate investment, Growth, Value, Blend.

- Asset allocation pie chart

Thank you for the opportunity to comment,

Christine A Nelson

Individual Investor