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**From:** Terri Gumula [mailto:TGumula@recp.com]  
**Sent:** Wednesday, September 10, 2008 11:56 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Participant fee disclosure project

MORE DISCLOSURE – please FROM EVERY RETIREMENT OPTION (403Bs, 401Ks)

It's very frustrating to find that my hard earned money never seems to grow. Please help ordinary people know exactly how much different options cost them in simple, easy to read format. For example.\$10K, 2005, 10K 2006, current balance 22, then calculate an imputed rate of return. The bottom line is that I have no clue how little I make, only that my nest egg never seems to grow, beyond my contributed \$\$\$. Is this because fees are eating up any returns I would otherwise get.

Please help.  
Thank you  
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