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**From:** Nick Bloom [mailto:nbloom@sbcglobal.net]

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**To:** EBSA, E-ORI - EBSA

**Subject:** Investment Fees

The biggest problem is that fees can be established through convoluted means, using terminology that is difficult to understand. Disclosure of fees in fine print can be quite long and jargon-filled and most people can't easily understand them. All this needs to be changed to make it simple and clear and disclosed upfront in the simplest terms. Standards must be established that require that fees are all calculated in the same way by all firms.