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Office of Regulations and Interpretations
Employment Benefit Security Administration
Room N-5669
U.S. Department of Labor
200 Constitution Avenue NW
Washington, D.C. 20210

RE: Attention: Default Investment Regulation

Dear Sir or Madam:

I would comment on one aspect of the Default Investment Regulation. The regulation requires that notice be given at least 30 days before the first such investment. Many automatic enrollment programs are effective from the date of hire. Even if the notice is given immediately upon hire, therefore, it would be impossible in such situations to comply with the regulation.

We submit that the regulations should contain an exception from the 30-day notice requirement for plans that provide for immediate eligibility.

Very truly yours,



Craig Westbrook
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