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

**Subject:** Disclosure Rules

Hi. My name is Diana Redfern. I'm an enrolled agent and a certified financial planner practitioner. Most of my clients have absolutely no idea what fees they are paying in their retirement accounts. In addition, many employers choose administrators who give what I call a kickback to the organization while, pardon me, screwing their employees by charging excessive fees. I think fees/costs should be transparent and available to all employees - provided to them in an easy to understand format, not legalese.

Given that most workers are not covered by traditional defined benefit plans anymore and are expected to provide for their own retirement, shouldn't they be allowed to understand their plans fully? Granted, some of my clients are oblivious to (or more correctly, frightened of) many of their financial issues, but I could really provide a service by explaining to them the pros and cons of various options available to them. Only with knowledge can we make informed decisions.

Thank you,

Diana Redfern

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