**From:** Oldman\_Dan@emc.com [mailto:Oldman\_Dan@emc.com]

Sent: Sunday, February 03, 2008 7:35 AM

To: EBSA, E-ORI - EBSA Subject: 4011K Disclosures

Dear Sirs:

Full disclosure is necessary for me to properly judge the expected returns on my investments. I am appalled that the 401K system today allows funds and fund managers to hide these significant costs. Please amend the rules to require full disclosure in all rules under the Employee Retirement Income Security Act (ERISA) applicable to the disclosure of plan administrative and investment-related fee and expense information to participants and beneficiaries in participant-directed individual account plans (e.g., 401(k) plans).

Thanks, Dan Oldman