
From: Marie-Joele Ingalls [mailto:Marie-Joele.Ingalls@RaymondJames.com]
Sent: Tuesday, February 05, 2008 10:27 AM
To: EBSA, E-ORI - EBSA
Subject: Financial information on 401 (k)

I read your disclosure;

EBSA News Release: [12/12/2007]
Contact Name: Gloria Della or Richard Manning
Phone Number: (202) 693-8664 or x4676
Release Number: 07-1903-NAT

U.S. Labor Department proposes regulations to increase disclosure of fees and conflict of interests affecting 401(k) and other employee benefit plans

And since I was invited to comment, here is what I have to say:

The only things I want to know about my 401(k) plan are:

How much money have I put in.

How much money has my employer put in.

What is the growth rate over all and annualized.

What is the bottom line before taxes, and what would it be after different rates of taxation.

When I look at various statements that I have had over the years with different financial institutions, I find that the figure that is obfuscated is the money that I have put in over the years. That figure completely disappears with a change of plan manager for example.

Sincerely,

Marie-Joele

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