Thank you for taking public input on this important topic. As a small business, we recommend the following considerations for the Pension Benefit Statement Project's recommendations:

1) Impact of fees on income is the #1 most important difference which must be shown. It's product neutral, inflation neutral, and yet has such an enormous impact.
2) Given the digital power of online systems, why not let the consumer select a scenario for themselves from a range of options. For example, rate of return, retirement age, and FEES. Too many options will be overwhelming but two or three should be fine with the rest fixed.
3) Make these elections part of the enrollment process, which provides some assurance that the choices will be made with consultation of a professional.
4) Include the recommendation to review and update these parameters annually when the yearly fee disclosure statements are sent to plan holders.

Thanks again for the opportunity to participate,
Nick

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Buck Consulting Group, LLC
"Partnership, Objectivity, Productivity"

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