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From: Peter [mailto:qdawg579@yahoo.com]

Sent: Saturday, May 09, 2015 3:52 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210 – AB32

Good Day,

My wife has her retirement funds in a 403(b) due to working at a non- profit. The fees are in the 1.4% to 1.6% range. How can we save enough for retirement when we are losing 1% more than the 0.6% that I pay in my 401k. My index funds are at .25%. Her 403(b) doesn't even offer any low cost index funds. Index funds should be mandatory, and fees should be capped.

Please stop unreasonable 12b-1 fees.

Thank you for listening.

Peter Quatralo
Leominster, MA