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From: John Jata [<mailto:js6pac@hotmail.com>]

Sent: Friday, September 12, 2008 7:02 PM

To: EBSA, E-ORI - EBSA

Subject: Participant Fee Disclosure Project

John Jata
19 Chestnut Street
Rockville Centre, NY 11570-5103

September 12, 2008

Employee Benefits Security Administration

Dear Employee Benefits Security Administration:

Thank you for proposing rules that require the disclosure of 401(k) fees.

I am worried that these fees could eat into my retirement savings without my knowledge and leave me inadequately prepared for retirement. Below are recommendations that I think would make the 401(k) fee regulations even stronger.

Information employees receive about 401(k) fees should be disclosed in a way that is clear, concise, and as easy to understand as possible. Technical terms should not be allowed. Employees shouldn't have to pull out a dictionary to figure out how much their 401(k) plans cost.

I urge you to strengthen the fee disclosure regulations to ensure that employees receive adequate information about the hidden costs of their 401(k) plans to help them prepare for retirement.

Sincerely,

Mr. John F. Jata
5165102761