

-----Original Message-----

From: Michael [<mailto:mikethern@yahoo.com>]

Sent: Wednesday, April 25, 2007 3:32 PM

To: EBSA, E-ORI - EBSA

Subject: IDEAS FOR MUTUAL FUNDS

In my opinion, mutual funds should be required to compare their expense ratio and load to that of the least expensive mutual fund on the market.

It should look something like this.....

"Expense ratio for this fund: 1.04% of your balance.  
Load for this fund: 1% of your balance.

Expense ratio for Vanguard 500 Index Fund: 0.28% of your balance.  
Load for Vanguard 500 Index Fund: 0% of your balance."

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