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**From:** Bill DeShurko [mailto:wdeshurko@401advisor.com]  
**Sent:** Wednesday, April 25, 2007 4:28 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** 401(k) fee disclosure

Sirs,

First I applaud the effort to have all fees fully disclosed. What I would like to add is that a statement needs to be added by the provider describing the exact services that are provided in return for the fees. I find that many consumers are under the assumption that they are receiving services that they in fact do not receive. Frequently I hear that 401(k) investors are under the impression that their accounts are being “managed” by their provider, when in fact, no management advice is being given. This leads to a false sense of security among many investors.

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