

---

**From:** Mike Smith [mailto:mike.s@hiwin.com]  
**Sent:** Friday, May 18, 2007 9:15 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** 401(k) Fees

Hello,

This email contains recommendations concerning disclosure of retirement plan fees.

- > Participants deserve fee information to be provided in a common language manner.
- > Frequency of fees should be provided with the quarterly employee statements.
- > Fee information should also be provided upon initial enrollment.
- > Plan service providers have the expertise to provide details.
- > Fees should be categorized (e.g. administration, mgmt fees, etc.) and explained.

Thank you,

Mike

Michael Smith, SPHR  
Senior HR Manager  
Hiwin Corp  
Direct: (630) 883-4286  
General: (847) 827-2270 ext. 4286