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From: Mark Neville [<mailto:stepinwolf@mac.com>]
Sent: Monday, April 21, 2008 8:45 PM
To: EBSA, E-ORI - EBSA
Subject: Notice of Critical Status: RIN 1210-AB26

Mark Neville
454 Osprey Circle
Lexington, KY 40503-4356

April 21, 2008

Employee Benefits Security Administration

Dear Employee Benefits Security Administration:

RE: Notice of Critical Status: RIN 1210-AB26

In creating its model notices, the Department of Labor should set the standard for plans to follow. As such, its model notices should be clear and do their best to ensure that the average pension plan participant will understand the pension benefits that may be lost because their plan is in critical status, or in the "Red Zone."

The model notice should, in straightforward language, explain to participants that their multiemployer pension plan is in critical status and how this could affect them. Specifically, the notice should tell workers exactly what benefits may be reduced or cut entirely. Specific examples would be helpful since most workers will not understand what they may be losing. What does early retirement mean? Does that mean before age 65? I currently could retire under my present plan, does that mean I should retire because I could what I have already been promised.

Thank you for working to ensure that the Department of Labor's model notice is written in plain-English and can be understood by the those who will receive such notices. Please consider the Pension Rights Center's comments on this model notice while keeping in mind the interests of workers and their families.

Thank you for your leadership on this issue. I join with the Pension Rights Center in hoping that you will act to ensure that employees whose pension benefits may be reduced will understand this model notice.

Sincerely,

Mark Neville
859-223-7293