

From: Jane Foytek [mailto:jane.foYTEK@gmail.com]
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Do not let The Department of Labor have jurisdiction over my IRA of 401(k).

My first experience with a 401(k) was with Fidelity in 1983. An excellent experience!!! I have since moved to Vanguard (lower expense ratios).

Rather than start a new set of regulations, fees, fines, penalties, etc. Just advise people to look for established mutual funds.

Jane Foytek