**From:** Stuebinger, Valinda [mailto:Valinda.Stuebinger@provena.org]

Sent: Monday, February 04, 2008 2:41 PM

To: EBSA, E-ORI - EBSA Subject: Hidden 401 fees

It seems a cruel joke that pensions have become so called "self-owned retirement funds" when those they "belong" to are blindsided by hidden fees. Also companies are allowed hidden benefits from theses 401 and 403's. It's suppose to be for the person whose retirement it's designed for. All the benefits are not on the up-and-up, interest rates are not what they could/should be."Where's the money?" could one day become the "Where's the beef? of this century.