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Subject: Disclosure of Investor Fees and Account Performance Accounting

I am writing to support the need for full disclosure of investor fees for each investment. It is currently impossible to identify the real cost of each investment decision for the customer - obviously the Financial Firm or advisor is well aware of these costs - After all they are paid out on a regular basis.

Full disclosure of investment fees is a matter of timing the calculation of costs to provide the investor with the true Impact of their decision to invest in specific products. It is extremely frustrating to read pages of fine print trying to identify these costs. As a customer, I should be able to make an informed decision.

Account Performance Accounting is again another timing issue. The investment companies develop these products and track their performance but fail to share that information with "Clients". It is currently impossible to determine how your investments are performing unless you produce your own summary.

In both cases this information is readily available but purposefully withheld from the investor. Full disclosure of investor Fees and Account performance accounting will support investor confidence.

This is a win/win solution for everyone. The least attractive investments will be weeded out of the marketplace, true performance will be rewarded and investors will feel more secure about their investment decisions. I urge you to support the proposed changes.

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