



**Rule Comments**  
**Proposed Rule on Mutual Fund Disclosure Forms**  
(SEC File No. S7-06-04)

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Name: DR. BERNARD BILTEK

Please be aware that all comments we receive will become part of the public record of what we considered in this matter. Please return the comment form to the SEC representative or mail your comments to the following address:

Jonathan G. Katz, Secretary  
U.S. Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549-0609

Comments: I think that this idea is excellent

I have read your forms over and I cannot think of any improvements. You really have good ideas here. I if this form had been implemented at the time of my mutual fund purchase, it would have solved the problem (I was not told a fund had a back end load). Please implement these proposed rules.

Yours truly

B. Biltek

