

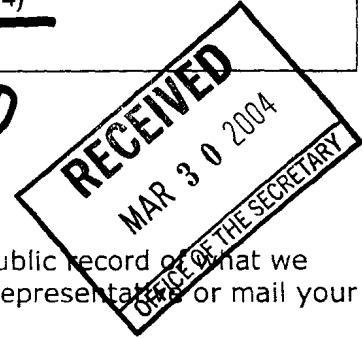


Rule Comments

Proposed Rule on Mutual Fund Disclosure Forms

(SEC File No. S7-06-04)

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Name: Marie Shank

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: As a consumer in acquiring
an investment I made at a bank, I feel
I was not informed clearly or intirely of all
the necessary information at the time of
purchase. I knew about loaded funds, but
up front, not rear end. This ^{info.} was not made
understandable to me. Also an annuity and its
concerns. It was an expensive learning
experience. I try to be more aware & ask
more questions and research better. I walk
not run when it comes to investing these days.
I hope this information will help in
making decisions to help the investor.