

From: Campbell, Michael  
Sent: 4/5/2013 1:56:53 PM  
To: Dietz, Sidney (/O=PG&E/OU=Corporate/cn=Recipients/cn=SBD4)  
Cc:  
Bcc:  
Subject: RE: 401k scam

Thanks for the vanguard tip. I'd like to learn about that.

Did a quick google, and also see that there is a direct vanguard thing for college funds. You doing that, too? <http://www.collegeinvest.org/collegeinvest-savings-plans/direct-portfolio-college-savings-plan/>

**From:** Dietz, Sidney [mailto:SBD4@pge.com]  
**Sent:** Friday, April 05, 2013 1:41 PM  
**To:** Campbell, Michael  
**Subject:** Re: 401k scam

Cool plan! I can't read the article on my bb, will check it out.

I'd say go for vanguard directly. I think it's vtsmx, and you can own it directly through vanguard inexpensively. The wells deal is gone, though I am grandfathered in. I can show you what vanguard looks like to work with. Easy.

Ugh, more dad falls/ drama.

yours,

sid

-----  
Do I seem terse? Blame the thumb keyboard.

**From:** Campbell, Michael [mailto:Michael.Campbell@cpuc.ca.gov]  
**Sent:** Friday, April 05, 2013 01:13 PM  
**To:** Dietz, Sidney

**Subject:** 401k scam

Not as wonky as your bottle-heads, or whatever it is, but I liked this article, and thought you might, too. [http://baselinescenario.com/2013/04/02/memo-to-employers-stop-wasting-your-employees-money/?utm\\_source=feedburner&utm\\_medium=feed&utm\\_campaign=Feed%3A+BaselineScen](http://baselinescenario.com/2013/04/02/memo-to-employers-stop-wasting-your-employees-money/?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+BaselineScen)

I'm really sucking at making any investments towards retirement. Once AO starts her new job, it's time to start plowing money in again. I don't think AO has made much of a contribution in the last decade. I have some time off coming, and one project is to get my three 401k programs into a single place, with a low-fee total-market fund. Something like a fidelity account (which I think I have through PG&E). Or do you still recommend wells fargo?

MC

PG&E is committed to protecting our customers' privacy.  
To learn more, please visit <http://www.pge.com/about/company/privacy/customer/>