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General Comment

I work for a family owned financial planning organization that specializes in equity indexed annuities. Back in early 2012, we had lost considerable money with our Securities broker, and my wife and I decided that we could no longer afford to take the risk that securities brought with these types of investments. We found this family owned business, and after a few meetings with the owner, decided to move our investments to this organization. We are in a safer position, and still have the upside potential to make a competitive return, with no recurring fees. Broker / dealers that I consulted with prior to coming to this organization were proposing fees to get in, and to stay in, with no guarantee of principle.

I am now working for this organization as a Producer, and I have been able to see first hand what it means to care for people and their savings, and focus only on what we can do for them, not on the commission that we receive from the insurance companies

that we contract with. We receive modest commissions for our work, and we service our clients year over year, not charging one dime for the additional services we provide. We may be an unusual organization, one that puts the clients interest first, but I'm certain that there are many like us across the U.S. that offer the same great service to their clients, and like us, will be forced to close our doors, or bring in securities agents to charge much higher fees if the Fiduciary Rule becomes law. This will only damage people that truly benefit from organizations like ours. Punishing all for the sake of reining in a few makes no sense to me. Does it to you?