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**From:** DEBORAH ANN [mailto:deborahann@q.com]

**Sent:** Wednesday, June 24, 2009 2:03 PM

**To:** Comments, Public

**Subject:** FINRA proposal

I would like to comment on the proposal that non-security products offered by insurance companies be brought under the same glass as securities.

As a licensed agent, who only handles fixed-rate and equity indexed annuity products, I see no reason to change the way they are regulated since these are basically insurance contracts and involve very little if any risk on the part of the client. When an annuity contract is applied for there are many pages that need to be filled out by the client outlining their financial situation, investment experience and future use of the funds before the contract is approved. Every application is reviewed for suitability and if a client's situation is such that an annuity with a fixed-rate or indexed return is going to create a future hardship or problem the application is denied and the funds are returned.

These regulations are already in place and working to make sure that the contract is in the best interest of the client. I do not see the point of adding to, repeating requirements or confusing the issue with more regulations by another department. This would not serve the client or the agent as it would slow down the application process often costing the client interest. What we have now works so lets not try to fix it with confusion.

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