

**LEAVE REGULATIONS WHERE THEY ARE:** I get reviewed annually already. It is a rigorous review and I'm always relieved when it's over. I don't need more regulations to fear unintentionally crossing, nor do other agents and more regulations will simply reduce the number of us who are here to help.

**WHO AM I:**

I am a Registered Representative with New York Life Insurance Co., LLC.

**MY "JOB":** is to help others crystallize their needs & goals, be aware of issues that might be critical to them and, once they have decided what, if anything, they want to accomplish from a family, business, or legacy point of view, be the catalyst to ensure their decisions are carried out.

**NO FEE:** I don't charge a fee for any of this, although it is very time consuming to learn about estate taxes, ROTH conversions, trusts, etc. Instead, I hope that if they need a product I offer, I hope they'll work with me as I have given them value.

**TRUST & COMPETENCE:**

Without trust, likeability, competence, hard work and exposure, I get no sales. I don't need to be financially threatened to do my job.

**OUR FINANCIAL WORLD IS TOO COMPLEX NOW:**

People are already intimidated with all their options so very many avoid acting (how many don't have a will or trust or set up the titles of their properties properly or have kept up with beneficiary changes, or face long-term care or understand Medicare supplements)

**SHORTAGE OF AGENTS:**

Agents can urge people to act by pointing out their risks and the consequences of inaction, but almost all new agents quit or fail. Without trained and caring agents to point out issues & urge action, so many will fail to act in their own best interest. And there are so few of us agents out here who deal with complex matters.

**EXCESSIVE REGULATION ALREADY:**

Already, too much time is spent on paperwork, which takes time away from helping others and thus reduces income. This reduces the number of agents.

**EXTRA VAGUE LIABILITY RISK:** I have sold no product tied to mutual funds in 2-3 years but I've kept my licenses just in case someone needs to talk about those products or wants to buy or sell them. Without the relevant licenses, I can't even discuss the issues. But if the risk of lawsuits is too high, I'll forego offering that help: it isn't worth it.