

My Name is Bobby W. Boggs Sr. I have been an Insurance Professional for over 17 years total. I have always taken my fiduciary responsibility very seriously and have always taken pride in doing my job the

right way. I never make a recommendation until I know that it fits with what the client's goals and needs are for their retirement money. Then with the recommendation I go through the full Acknowledgement of

Disclosure. I am very detailed in every aspect of it from the accessibility or liquidity to the early withdrawal penalties. If the client has need of more money than is allowed under the free withdrawal I will tell them

that the product is not suited for them. I understand that there may be a few complaints of bad apples who do not follow the guidelines but even if the guidelines are changed there will still be those who break

the rules. I am proud of what I am able to do to protect people's assets from market loss. **Mr. and Mrs. Samuel Bussey of Edgefield SC were in my office a few weeks ago and told me how happy they**

were that they were able to sleep at night knowing they were not losing money. I have had dozens of phone calls over the past months from clients saying that they appreciated our seminars and

experience in helping them transition from wealth accumulation to wealth protection and structured income. This is a very viable product and does not have market risk and therefore is not a security. I

have prided myself in providing for the well being of my clients and their assets and that should not change. **Look at the serious losses that people all over this country have taken due to market loss and**

then look at the fixed indexed annuity clients, they have not lost any money. WOW... that is a great option that should not have limited access for retirees. Implementing this proposal would limit

accessibility both for retirees and for me as a small business owner.

Sincerely,

Bobby W. Boggs Sr.