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CASH
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GROUP
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August 14, 2007

Nancy M Moss
Secretary Securities Exchange Commission
100 F Street NE
Washington DC 20549-1090

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Ms Moss

I am writing to express my concerns about the FCC's ongoing review of rule 12b-1. Middle class Americans need the continuing service, guidance and support that is provided by independent Financial Advisors to achieve their long term goals.

12b-1 fees currently in place provide a tax efficient means for me to be compensated in order to continue to work with my clients for all their cash flow, estate planning, college funding and other issues.

With the financial markets constantly in a state of flux and more and more less than honest brokers around it is extremely important that we maintain the ability to keep our cost low to clients while providing service for successful investing. The benefits of 12b-1 fees are numerous and include:

1. Expanding investor choice through multiple share classes and providing them with low options and break points.
2. Supporting financial education since mutual funds frequently send their investors educational information along with their monthly statements that include materials on selecting advisors, retirement funding and college funding. The 12b-1 fees are compensation that financial advisors can receive for these efforts.
3. Managing client's expectations the 12b-1 fees continue to provide a financial advisor with compensation to assist clients to avoid them making frequent trading errors.
4. Subsidizing additional service offers to clients.

Sincerely,



Carolyn Cash CFP™
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Registered Principal, AIG Financial Advisors

Cc Todd Akin

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