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Brian Henderson, Independent AFLAC Agent  
1712 19<sup>th</sup> St. Ste. 109  
Bakersfield, CA 93301  
CA Insurance No. 0E62842

Elizabeth Murphy  
Securities and Exchange Commission  
100 F Street, NE  
Washington, D.C. 20549-1090

Dear Ms. Murphy,

The federal government should not be given the power to dictate small businesses. Unnecessary federal intervention could increase the costs of doing business. If someone without any knowledge of my business were given the authority to make the business decisions, those decisions would be made emotionally, not realistically. The consequences could be devastating for my company.

For the past five years, I have owned my own insurance company. I do not have any employees, so I rely solely on myself to keep the business running. Prior to owning my own company, I managed a magazine wholesale distributorship for thirty years. It takes someone who is hands-on in the workings of a business to know how to guide it effectively.

With these experiences in mind, I do not agree with the proposed rule on shareholder proxy access. I hope you will do the right thing and prevent these changes. Please, make small business owners a top priority.

Sincerely,

A handwritten signature in cursive script that reads "Brian Henderson". The signature is written in black ink and is positioned above the printed name.

Brian Henderson