

September 3, 2008

To Whom It May Concern:

I am sending this email to urge the SEC to withdraw proposed Rule 151A. I understand the concerns that some agents are using sales practices that are not ethical and some insurance companies are offering products that are not in the best interest of the consumer. However, this product has many characteristics that illustrate it is an insurance product and when used properly is an excellent option for the right client. I believe indexed annuities need to have additional regulation but it should remain the responsibility of NAIC and regulated at the state level. Thank you for your time and consideration.

John M Lawler, LUTCF
Member of National Association of Insurance and Financial Advisors