

September 3, 2008

As a person who used to have a securities license, I definitely feel that the public is better served by keeping the indexed annuities under the thumb of the insurance companies. I know that over the years, the clients that we came in contact with had a better understanding of their fixed, or indexed annuity than they did with any type security product. I think that an education system that would require a special class and on-going CE would better serve the industry and the clients.

Thanks,

Mike Moore