

September 3, 2008

Good Afternoon!

I would like to strongly urge you to classify all equity indexed products as securities products. I know that this might not be a popular decision among non-securities licensed representatives; however, I believe if you are going to work with products that are tied to market performance, you should at least understand that market...a securities license would solve this dilemma for all involved!

These views are mine and mine alone and in no way reflect a position by those that directly supervise me!

Thanks for taking the time to read this correspondence.

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