

September 3, 2008

Dear Sir or Madam,

I, John Greene, strongly disagree with requiring Life agents to be securities licensed to sell these products (Indexed Annuities). In simple terms, the risk is Not put on the insured but, rather on the Insurance Company. As you probably know, with securities products (i.e. variable annuities) the risk is placed on the insured or client and Not the Insurance Company. As you can see, there is a complete difference in the risk of each product and each reflect the current treatment of the risk factor (which has been the same for years and years).....Please withdrawl your proposal (S7-14-08).

Thank-you, John

John Greene, LUTCF