

571408-1483

Dear SEC;

Your rule of 151A is completely off base.

First, Index annuities are a fixed product with no possible losses to my clients.

Suitability, marketing and sales are already regulated by state Insurance Department.

I am asking you to take your hands off of these products, regulate your own Rep's; allow states to regulate Insurance agents.

I will ask our Division to pull all agent licenses forever if they are proved to do illegal practices. Don't penalize the good agents for illegal actions for bad agents.

I suggest you need to look at this simple idea. Bad people go to jail and good Rep's and Agents go to work for their clients.

Thank you,

Alan Bernhagen  
Life Security Agency  
Rapid City, SD 57702

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