

SEC Headquarters  
100 F. Street, NE  
Washington, DC 20549

FILE #S7-14-08

SEP 10 2008

OFFICE OF INVESTOR  
EDUCATION AND ADVOCACY

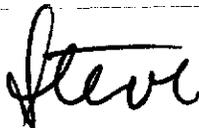
To whom it may concern;

I am very much opposed to proposed rule #151A that suggests I would now have to be registered to sell a fixed annuity. These products are already regulated by the individual states and this rule would provide unnecessary federal regulation and ignores state insurance suitability requirements now in place.

I feel the adoption of this proposed rule has the potential to negatively impact not only insurance companies and agents, but the consumers as well.

Thank you

Sincerely,



Stephen J. Goehl

Dated 9/3/08

