



Gary T. Wolff, CLU, ChFC
 Wolff Insurance, Inc.

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100 Tolland Turnpike, Suite 203, Manchester, Connecticut 06042
 Direct: (860) 783-5431 • Fax: (860) 783-5433
 August 26, 2008

E-mail: gary.wolff@gtwfinancial.com
 website: gtwfinancial.com

Secretary, Securities & Exchange Commission
 100 F Street, NE
 Washington, DC 20549-1090

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 SEP 11 2008
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RE: File # S7-14-08

To Whom It May Concern,

I want to strongly oppose the SEC's regulation of annuities. This area is already regulated by the individual states.

The SEC continues to go beyond their authority by law, and has already annexed many regulations which were specifically put into the law and prohibited for the SEC, such as group annuities.

I don't understand how the government gets to break the law while normal citizens cannot. Thank you for your consideration.

Sincerely,


 Gary T. Wolff, CLU, ChFC

11/11/08
 Washington, DC
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