

September 3, 2008

SEC Headquarters

Re:S7-14-08



As a licensed insurance agent in the state of Florida for the past 15 years, I have been successfully helping my clients put their money into the safety of indexed annuities. I feel that I probably am more informed on this investment vehicle than most stock brokers, who primarily make money by switching people from one investment to another. I take continuing education classes on annuities, and feel that I have as much or more expertise on indexed annuities than most any stockbroker. Please do not cave to pressure from large brokerage houses to harm independent agents such as myself. I cater to mostly a retirement clientele that want only to keep their money in a secure venue and not be pressured by brokers with lots of investment strategies for them. Please reconsider this Rule 151A for the good of the thousands of licensed agents that market these products effectively for millions of people, and their clients that these agents serve.

Thank you,

A handwritten signature in cursive script, appearing to read "Beverly Ramos", followed by a horizontal line.

Beverly Ramos

A block of four thick, black horizontal bars redacting contact information, likely a phone number and address.