

Date _____

COLLIE INSURANCE AGENCY

JOHN COLLIE, JR
SINCE 1962

Retirement Accumulation Planning * Retirement Income Planning * Senior Mortgage Benefits

Dear Hon San Lujan:

Sir, Believe me, we are already surrounded by caveat.

I am a constituent in your state. My livelihood and business as a licensed, independent insurance agent may be greatly impacted by a proposed rule 151A recently published by the Securities and Exchange Commission. The SEC is seeking comments on this rule until **September 10, 2008**. 151A focuses on fixed index annuities, which are fixed annuities regulated by the state department of insurance and sold by licensed insurance agents such as myself. The SEC is seeking to require that all fixed index annuities become registered products sold only through a broker-dealer and not by insurance agents. The rule adds no consumer protections not already provided by state insurance regulation and would in fact undermine many state initiatives concerning sales practices. **Please contact SEC Chairman Cox and ask for an extension for the comment period and oppose this unnecessary rule.**

and "3rd rail" to not even appear to give advice on taxes or investments. Fixed insurance products are NOT investments.

Respectfully,
John Collie
 (Signature) *Collie Ins. Agency*
Since 1962

PHONE COMMENTS