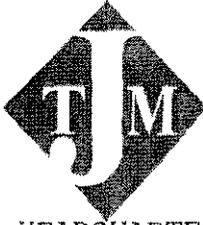


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09-04-08

SEC HEADQUARTERS
100 F STREET
WASHINGTON, WI 20549

RE:PROPOSED RULE 151A

GENTLEMAN:

I AM WRITING YOU TO ADVISE I AM NOT IN FAVOR OF THE ABOVE
PROPOSED RULE.

IN MY OPINION IT IS NOT NEEDED BECAUSE WITH AN INDEXED
ANNUITY THE CLIENT WILL NOT SUFFER A LOSS IN A DOWN MARKET !!

SINCE WE ARE INSURANCE AGENTS, THE STATE OF WISCONSIN HAS
PROPERLY REGULATED US AND THERE IS NO NEED FOR YOUR AGENCY TO
BECOME INVOLVED IN OUR BUSINESS.

THANK YOU FOR YOUR REVIEW OF THIS MATTER.

VERY TRULY YOURS

Thomas M. Jungbluth
THOMAS M. JUNGBLUTH
P.O. BOX 18
MERTON, WI 53056
PH#414-254-7623