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**MATURE**  
ASSET ADVISORS, LLC

December 4, 2008

U.S. Senator Jon Kyl  
2200 East Camelback  
Suite 120  
Phoenix, Arizona 85016

Dear Senator Kyl:

For the first time in more than forty years as a taxpayer I am writing a letter to my U. S. legislative representatives asking for their assistance. In a few days I will proudly celebrate my sixteenth anniversary as a licensed insurance agent here in the great state of Arizona. In that entire time frame my sole focus has been working with retired seniors and helping them protect their life savings from any risk or loss. I have been able to accomplish this through the use of an insurance industry product called a **FIXED ANNUITY**. In the aforementioned period of time I have worked with literally hundreds of seniors and helped them protect their monies in the safety and security of these annuities, in excess of 100 MILLION dollars! However, the primary, most important irrefutable fact is that not even one of those individuals has lost ONE DOLLAR ever!

Approximately ten years ago a new product was designed and introduced now known as a **FIXED INDEXED ANNUITY**. Without question it is the most unique product within our industry. The quandary most seniors are faced with is where can they invest their life savings without risk of loss but still expect a reasonable return since the majority of them can only create additional monetary growth from their investments? That is exactly what this fixed indexed annuity affords them the opportunity to accomplish.

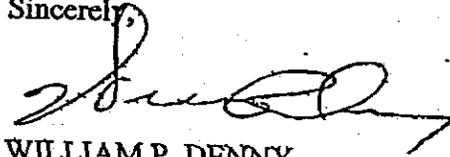
A significant portion of the monies transferred into these annuities comes from the high risk volatility of stock market equities and securities. The net result of this is that many stock brokers are obviously very displeased with the loss of accounts. So much so that in the last couple of years they have been pleading with the Securities and Exchange Commission to take this insurance product and move it under their regulatory control.

Therefore the SEC has proposed rule 151A to take control of Fixed Indexed Annuities for the benefit of the securities industry sales personnel. If allowed, this would be nothing less than a travesty for the insurance industry potentially causing loss of jobs and revenue. This proposal was written hastily with an unprecedented short comment period. I am most fearful that the SEC may attempt to push it through while the current

administration and congress are busy transitioning and the country is mired in economic woes during the holiday season. The insurance industry has done an excellent job in the regulation on their product without any intervention from the SEC. These annuities have saved billions of retirement dollars for the nation's seniors while others who stayed in the market have lost trillions!

I thank you for taking the time to read my letter and am cautiously optimistic that you will take immediate action and ask Chairman Cox to withdraw the rule until the SEC has a more complete understanding that there are rigorous and comprehensive state insurance regulations in place and enforced to protect the public.

Sincerely,



WILLIAM P. DENNY