



William A. Gribble, CLU
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November 5, 2010

Ms. Elizabeth M. Murphy, Secretary
Securities and Exchange Commission
100 F Street NW
Washington DC 20549-1090

RE: File Number S7-15-10

I am writing in support of SEC Rule 12b-2 which would continue the 25 basis points fee, which will allow me to continue to provide ongoing service and advice to all of my clients, regardless of the size of their account balances. I have been a licensed insurance professional for 36 years and a registered representative for 24 years.

I achieved the insurance designation of CLU, Chartered Life Underwriter, in 1987. The name was changed to FSP, Financial Service Professionals, in 1998. Its code of ethics did not change, and part of it is as follows: "Fairness requires that a professional treat others as he/she would wish to be treated if in the others position." This is also a core value of the securities industry. Based on this, I feel the current pricing and fee structure will continue to work for all investors, when the terms "marketing and service fees" and "ongoing sales charges" are added. By having these included in the disclosure process, it should improve transparency for investors. I also believe this would allow the middle and lower market investors to continue to be able to benefit from the broker-dealer research departments and the continued advice and service from professional representatives.

Your consideration of this matter is appreciated.

Sincerely,

A handwritten signature in cursive script that reads 'William A. Gribble'.

William A. Gribble, CLU
Registered Representative