

Dear Sirs,

I think it is a bad idea to let Financial Services people set their own commissions. The result would be poor service in an already underserved middle market. The current system works fine as long as all current rules and regulations are enforced. I would remind the SEC that the 2008 financial crisis was not caused by registered representatives or their Broker/Dealers.

FYI,

Bobby Yingling  
MetLife  
Financial Services Representative  
Investment Advisor Representative  
Financial Advisor