

To whom it concerns:

As a registered representative for over 25 years I support new SEC rule 12b-2. Transparency and disclosure are good for our clients and industry. However, I strongly object to the creation of new share classes that would give broker dealers the opportunity to set their own sales charges and commissions.

I certainly believe in the spirit of competition but ultimately believe the changes being considered will be harmful to those they are intended to protect. These changes could make it financially unfeasible to provide the level of service that middle and lower market investors deserve.

Thank you for considering my opinion.

Sincerely,

Frank Kinter, Jr., CLU, ChFC

Upstreet Financial Advisors