

Hello, I agree with the comments submitted by Robert FitzSimmons of Lincoln NE dated 11/03/10. He is a great resource for his clients and for those of us in the industry. When working with clients there various areas that can be confusing like anything else. It is our job to help them understand the products, how they work, how they will help them meet their short and/or long term goals for different types of planning. The question many times that will come up is: how do you get paid? Our clients and prospects want us to get paid to be there in the future to take care of them and help them in many other areas. Some of these include referrals to Attorneys, C.P.A.'s, loan officers and so on that we don't get paid for but help them out. This also takes the pressure off of always having to "sell something" to stay in business. Many of us work with the middle income markets that include families and small businesses. There is enough frustration with what is already going on in Washington with the uncertainty of higher taxes and the future of health care that many times we are holding their hands and guiding them, and giving them input that comes from various sources within our industry, which we don't get paid for this most of the time. The 12b-1 fees are a soft and small payment for the service that we give to our clients in an ongoing daily basis. If we have to go to "fees" many can not afford to pay these and they will be the losers because we can't afford to help them unless we know that we have business coming in the door from them. As was mentioned by Bob FitzSimmons, we don't have to worry about constantly looking for better products to keep updating and selling them the newest and best product to make a new commission to stay in business. We also have to spend a lot time in continuing education courses to stay current on tax laws, how some of these effect our clients and so on that we don't get paid for I hope you can put yourselves in our position of helping people with their goals (and sometimes dreams) and later on getting the thank you's for helping them along the way. Our business is a personal relationship business most of the time and not a transactional business because we need to sell a product to generate some income. By taking care of the clients they take care of us when things are in balance. Thank you for giving me the opportunity to provide some thoughts in helping you with your decisions.

Rick Strevey, CFP, RFC

Strevey Financial Services