

JMR / PFP INSURANCE

1987 - 2004

I just wanted to add my plea for you to re-consider this harmful proposed change.

I was a securities representative and securities principal for 16 years. I gave up my licenses is disgust at what that industry had become.

I now proudly serve my insureds with safe, predictable products for their retirement needs without the need to charge them fees or have them exposed to undue risk.

My insurance license and training is better suited to the 'do no harm' idea than it ever has been. The training, back office review, suitability checks at the carriers, and the policy delivery procedures INSURE that my clients are in a product that suits their needs, they understand and like, and that they have someone to turn to (me!) when they have any issues or concerns now or in the future.

I would disagree strongly that there is any need for this proposed regulation which would drastically reduce the number of insurance professionals who would be available to assist our clients in reaching retirement or working with those in retirement planning scenarios.

A handwritten signature in black ink, appearing to be "J. L. M. H.", written in a cursive style.