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Sent: Thursday, September 24, 2015 10:35 AM
To: EBSA, E-ORI - EBSA
Subject: DOL Fiduciary Rule

Please accept my email as my position on the status of the proposed DOL Fiduciary Rule regarding Indexed annuities. I am a strong advocate of doing what is right for my clients. I do not need nor agree with having to enact a rule regarding this matter when the industry ALREADY has specific guidance, paperwork, compliance training for agents, and products designed for our clients that fit this rule.

A couple of years ago, this matter was addressed in trying to make an insurance product that is sold in the insurance industry that is not an investment, rather a safe savings that does not participate in the market, and attempt to pretend that is it an investment. After all the discussions, it was concluded that it was not a security.

Again, what the selfish reasons that Government wishes to become financial advisors again, this Rule is not an added value to be enacted, and such I do not favor its passing.

My Best Regards,



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