To who it may concern, I have been blessed to help retirees for 30 years protect their retirement savings by offering a safe choice for a portion of their savings by using fixed and fixed equity index annuities. The insurance industry has regulated protection for the investor by making sure that the annuity is suitable for the investor. In short, the current system works! This in my opinion, is political. By making any changes it is going to hurt the senior investor by limiting the safe choice of a fixed annuity. Insurance companies will be forced into offering a less competitive product for the senior consumer to make it profitable for them to sell. Please do the right thing and don't fix what isn't broken. Thank you, William C. Reed