I am deeply against the proposed DOL rule because it will negatively affect my business as a fixed and fixed index annuity marketer due to the few products that would be offered by carriers with restricted access and increased litigation that will push agents and marketers out of our business. Consumers will ultimately have less access to principal and income guaranteed retirement products right when the baby boomers need them most due to lack of access to guaranteed pension plans. Costs will also increase to consumers as they are pushed into products with annual fees that are paid for the rest of their lives instead of products with a onetime commission that is spread over the 10-30 year life of many fixed/fixed index annuity products.