From: kwelker@kellywelker.com
Sent: Thursday, September 17, 2015 11:42 AM
To: e-OED
Subject: Concerning the proposed ruling

When I think of the power we have to make choices in our country. I stop and think I thank God for the right I have to make that choice in the United States of America. The right to choose is so important to all of us as US citizens. I believe that the proposed ruling should focus on the fees that a client may pay upfront fees for products of index annuities, investments and variable annuity products. I believe investors should be free to choose and define their relationships with their financial professionals. There is a number advisors who do step out and make good choices for their clients. Do not take away their ability to work and help their clients by streamlining it all to one fee. That surely would be uneducated.

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