From:

joe <joe@pmgannuities.com>

Sent:

Thursday, January 19, 2017 12:03 PM

To:

e-OED

Subject:

Docket ID number: EBSA-2016-0026

Good afternoon I have been working with insurance agents for over 15 years serving as a IMO/FMO and produce around 60 million in FIA business each year. We employ around a dozen people who have families to support. We have no where close to 20 million on collateral nor do about 60% maybe 95% of the IMOs out there. WHAT ARE WE TO DO? PLEASE HELP US UNDERSTAND...

How are we to continue to serve in a IMO/FMO capacity

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"If you do not make time in your life for success, you will never be able to achieve it."