August 8, 2008

I agree with the SEC and would like to see all investment related annuity products regulated by the SEC; including indexed, variable, and group annuities; it is unfair that I am regulated while anyone with an insurance license can sell investment products in an equity indexed or group annuity package. You know those agents are giving investment advice. Thank you.

John E. de Montel Arvak Financial Services Financial Advisor Princor Registered Representative