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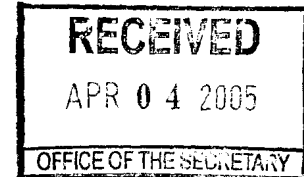
Financial Partners for Your Life

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March 30, 2005

Mr. Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549-0609

57-06-04



RE: SEC proposal on Point of Sale and Confirmation Disclosures

Dear Mr. Katz:

As a Certified Financial Planner and independent financial advisor, I am concerned about the negative impact the SEC's point of sale and confirmation disclosures will have for my clients. I understand the need to inform investors of the costs of investing. I strongly feel however that the complexity of the SEC proposal will undermine my efforts to help my clients, and in the end will further confuse investors and will make it more difficult for them to reach their financial goals.

We have always taken the approach that keeping costs down is an important part of the investment process. I feel that the SEC proposal will mislead investors into believing that the lowest cost product is the most suitable, as opposed to encouraging the investor to weigh all factors including cost. There are many other factors such as experience, philosophy, track record and style that must be considered in addition to cost.

By my affiliation with an independent broker/dealer, I am able to offer my clients the most appropriate investment products based on their individual situation. I believe that the SEC point of sale disclosure system will end up limiting the range of products that I can offer. This will be detrimental to our clients and our independent business model.

I also feel that the complexity of the proposal runs the risk of further confusing investors. The investment process is already laden with paperwork, as a new form or disclosure is added almost every month. Rather than adopting the current proposal, I would urge the SEC to work on providing meaningful fee information in the prospectus, creating a more investor-friendly document that could be read and understood by the average investor.

Sincerely,

Tad M. Weiss, MBA, CFP
Certified Financial Planner