

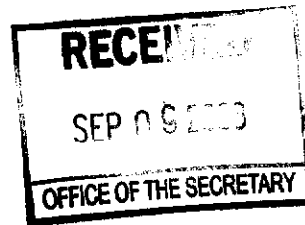


JOHN C. DePOLLO

Insurance & Financial Services

POST OFFICE BOX 11 • WINCHESTER, VA 22604

(540) 662-6440 • Fax (540) 662-3352



Sept. 3, 2008

Ref: File No. 57-14-08

As an independent insurance agent  
 I am writing in opposition of proposed  
 rule 151-H subjecting most fixed index  
 annuities to be registered under federal  
 securities law. I firmly believe that  
 state laws and regulations are adequately  
 protecting consumers. My business as a  
 licensed independent agent may be greatly  
 impacted by rule 151A. I am asking  
 that you oppose this unnecessary rule.

Sincerely,

John C. DePollo