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SEP 17 2008
OFFICE OF INVESTOR
EDUCATION AND ADVOCACY

Sept. 5, 2008

RECEIVED
SEP 17 2008

Dear SEC.

I am firmly oppose to the Rule 151A
Suggesting that Indexed Annuities, be
Sold only by Registered Representatives
of Sec. Licensed Broker-dealer.

I am a Licensed Life Insurance Agent
selling life ins., and Annuities (Indexed)
I have Many Clients owning Life & Annuities,
which is an important thing for Families.

I firmly believe that a good life insurance
program ^{should} be in effect, that may or may not
include Annuities. Over the years I have ^{Seen} ~~seen~~
a good idea turn into something else.
In the past a good honest Securities Agent
would insist that his prospect ~~have~~ have the
ins in place. I have been in the bus-
for the last 46 yrs plus ^{40s} I've seen Many
Changes in our business over those 46 yrs. This
change, being suggested is not good.

Securities have their place, and insurance &
Annuities have their place. Ins. Agents are trained & ~~regulated~~
regulated.

Sincerely

Kenneth C. Hanson, P.O. Box 476, DeWitt, NY
13016

1 A.S

A family believe that the only Reason the
Securite folks want ~~control~~ of the indexed
Annuity, is Monetary gain, as there are
Million of these types of Annuities are
being Sold & the Security Boys are feeling
the effects, of a better product.

These Annuities when a person needs some
guarantees, especially the folks Approaching
Retirement, and the sale or placement of
these Life products, be left with the Agent
(Licensed & well Trained) Life Agents.

This idea is sort of like the Automobile Ind.
assembling & take over the Air Line Ind, on the Railroad, etc,
Rail Road.