

Lugar, Senator (Lugar)

From: Bruce Hartrich [bruce@crossroadsretirement.com]
Sent: Tuesday, September 02, 2008 10:47 PM
To: Lugar, Senator (Lugar)
Subject: SEC's proposed Rule 151A

Honorable Mr. Lugar,

I feel very strongly that Fixed Indexed Annuities are not securities and therefore should not be overseen by the SEC. With a fixed indexed annuity your principal is guaranteed, therefore it is not an investment but an alternative to investments that is safer because of the principal guarantee. Variable annuities are regulated by the SEC and NASD but this has not kept them from having more complaints than just about any other financial product out there.

I am an Investment Advisor Representative so I do handle investments as well as annuities and life insurance. Thank you for your time.

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