



**PINNACLE**  
**RETIREMENT GROUP**  
 HELPING YOU ALONG THE WAY

1930 N. LAKEMAN DR., BLDG. 103  
 (SUGARCREEK TOWNSHIP AREA)  
 BELLBROOK, OH 45305

09 September 2008

Re: File # 97-14-08

To: SEC

**RECEIVED**

SEP 29 2008

OFFICE OF THE SECRETARY

I am deeply disturbed by the proposed rule, 151A, that would subject insurance products, in this case, annuities to additional regulation.

I am disturbed because the states are already regulating these products & are more than capable of doing an adequate job.

I am disturbed because annuities are SAFE & provide guarantees. Honestly, what are the motives behind this push for Rule 151A?

I am proud to be able to offer solidarity to my clients for a portion of their retirement assets. I am disturbed that the SEC wishes

ELAINE M. PETTIGREW • 937.848.7425 • ELAINE@PINNACLERETIREMENT.COM

to take retirees' assets & put them at risk!

Elaine Pettigrew