

HARMONY

INSURANCE AGENCY

FACSIMILE TRANSMITTAL SHEET

TO: Representative John A. Culberson	FROM: Joe Mark Roden
COMPANY: U.S. Congress	DATE: DECEMBER 1, 2008
FAX NUMBER: 202-225-4381	TOTAL NO. OF PAGES INCLUDING COVER: 1
PHONE NUMBER: 202-225-2571	SENDER'S REFERENCE NUMBER:
RE: request a withdrawal of proposed Rule 151A by the SEC	YOUR REFERENCE NUMBER:

Dear Congressman Culberson:

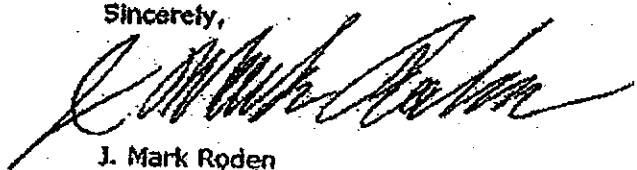
I am writing you to urge you to write to Chairman Cox at the SEC and request a withdrawal of proposed Rule 151A. I understand that the proposal was written hastily, with an unprecedented short comment period, and may be pushed quickly to adoption before the end of this administration. You may be aware that **the only ones in favor of the Proposal are businesses and advisors who are in direct competition with those who sell indexed annuities.** Regulation of this magnitude and economic impact should not be railroaded through by a small number of beneficiaries without the proper vetting of all the issues and without taking the time to listen to both sides.

I sell indexed annuities and am grateful that my customers have not lost one penny since they bought the fixed indexed annuities and particularly during this latest economic crisis. There is no reason to pile on additional, unnecessary and costly regulation to a product that has saved my customers their retirement dollars and their peace of mind.

Thank you for taking the time to listen and I hope that you will be inspired to take action and ask Chairman Cox to withdraw the rule until the SEC has a more complete understanding of the rigorous and comprehensive state insurance regulations that are in place to protect everybody from abusive sales tactics and bad salesman.

AGAIN, please remember, these products are not securities and do not need to be regulated as such.

Sincerely,



J. Mark Roden