

_____ber 30, 2009

**[YOUR NAME
AND ADDRESS]**

By Facsimile: (202) XXX-XXXX

Hon. [NAME OF REP]

**[RAYBURN/CANNON/LONGWORTH] House Office Building
Washington, DC 20515**

RE: Request to Co-Sponsor Rep. Greg Meeks (D-NY) HR 2733

Dear Representative **[NAME OF REP]**:

I am writing as your constituent on the need to defeat Rule 151A. PLEASE Co-sponsor HR 2733.

HR 2733 repeals Securities and Exchange Commission Rule 151A which turns Fixed Indexed Annuities into securities. I sell FIAs and this rule will add a lot of regulatory costs to my business and make it hard for me to sell this product to my customers and will cause me financial hardship.

Fixed index annuities are insurance products and have been regulated by state insurance departments from the beginning. They are basically the same product as fixed annuities – they are a product that appeals to Mainstreet America, not Wallstreet. The only difference between a fixed index annuity and a traditional declared rate fixed annuity is crediting of interest. Fixed index annuities credit interest based upon a stock market index so they can earn more interest than traditional annuities, but they still provide guaranteed protection against losses. FIA owners do not invest in stocks or markets and cannot lose principal including previously credited interest.

This issue is very important to me, my business, and my customers.

Thank you for your attention and please contact Congressman Meeks to add your name as a Co-sponsor.

Regards,

**[YOUR NAME
AND PHONE NUMBER]**