

_____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**

URGENT REQUEST: Please Co-Sponsor HR 2733

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

I am writing as your constituent and a business owner on the need to defeat Rule 151A which would have a very bad effect on me and my business. I urge you to join Congressman Greg Meeks to Co-Sponsor of HR 2733 which will nullify SEC Rule 151.

Rule 151A reclassifies fixed indexed annuities as securities. These annuities have always been classified as insurance products rather than securities and should not be classified as securities. I sold hundreds of thousands in fixed indexed annuities last year and they are vital to my business. If Rule 151A becomes law, I will either have to stop selling them or register with the SEC which will cost me lots of money and time which could be better spent soliciting new clients and servicing my existing clients.

These annuities are very popular with my clients and Rule 151A may also force some the insurers which write them to stop offering them, so even if I do register as a broker-dealer, I may have to find new insurers to partner with to offer these products. Rule 151A was heavily criticized when it was approved in December 2008 at the end of the Bush Administration. A large group in Congress signed a joint letter opposing this rule and one SEC Commissioner Troy Paredes even voted against the rule. Fixed index annuities are insurance products and have always been regulated by state insurance departments.

We have seen how the SEC does a bad job of regulating. It regulated investment banking and that industry does not exist anymore following bankruptcies and bailouts and it couldn't stop securities fraud such as the Madoff scandal. There is no reason to expect that the SEC will do a good job of regulating here.

Please support HR 2733. This issue is crucial to my business. Thank you for your consideration of this matter.

Regards,

**[YOUR NAME
AND PHONE NUMBER]**