Do not demand suitability except for the product I am selling. No one knows every single thing about a client because they do not tell you. You are penalizing men who have been in the business like me for 44 years with burdens that they should not have to be skilled upon to simple sell the person a fixed annuity. You are killing the small business man and will further hurt people and destroy the tax structure of this country. Do you want me to pay taxes on 100,000 a year or not pay any taxes on 25,000 a year. Do not kill the goose that laid the golden eggs. Agent. George