

Dear Ms. Marcia E. Asquith,

I write to have the proposed regulations of fixed products i.e., life insurance and annuities,etal be left as is. As a long time (39 years) life/annuity professional, I have always maintained high standards to see that any recommended products have adequate suitability for the clients needs. We do not need any more oversight regs to do our jobs properly. Someone is only adding paperwork that will cause fees etc. to be added to producers of the above products. So far it isn't broke, so don't fix it with another layer of controls. The companies I write for have sufficient requirements. We don't need more. Sincerely, S. Robert Hartman