From: Mark George [mailto:mg@issueins.com]
Sent: Thursday, June 25, 2009 12:14 PM

To: Comments, Public Subject: A few Bad apples

Please do not apply "fiduciary" standards to fixed life insurance. We do not need more regulation on these products. It will give a big advantage to the big organizations who caused the financial crisis in the first place. You are going to put the honest small guys out of business. Even if there are a few bad apples amongst the small guys the damage from a small guy does not damage the system. The end result of over regulation will be less citizens protecting their interests.

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