
From: Michael J. Youso [mailto:Michael.Youso@FBFS.com]

Sent: Thursday, June 25, 2009 8:43 PM

To: Comments, Public

Subject: Why should the government regulate products that provide a guarantee to the purchaser?

Legislators and regulators,

With 32 years in the business, I have seen the need for government oversight to deal with the renegades who come and go in the insurance and investment world. I seriously question the need to regulate products and professionals who sell guaranteed products. Please keep out of the non variable side of our business.

Thanks,

Mike

Michael J. Youso

Agency Manager

Location: 1660 N. Tyler Rd.

Wichita, KS 67212

Office: (316)239-6856

Cell: (316)680-8758

Fax: (316)440-4918

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