

\_\_\_\_\_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**

**RE:** Request to Co-Sponsor Rep. Greg Meeks (D-NY) HR 2733

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

I am writing you as a constituent and a small business owner in your district on a critical issue: the need to pass HR 2733 to overturn former SEC Chairman Chris Cox's Rule 151A. Rule 151A would reclassify fixed indexed annuities as securities and make them, as well as agents who sell them, subject to additional costly and ineffective regulation.

Federal government regulation of the financial sector has proven to be largely ineffective. If the SEC had not lowered capital requirements for investment banks earlier in the decade, we probably would not be the current financial crisis. FIAs play an important role in the retirement savings of millions of Americans and it is very important that they remain under effective state insurance regulation which has as its primary purpose the protection of policyholders.

Many predict this rule will causes large job losses and reduce the effectiveness of annuity regulation by turning it over a government agency which needs to "get its own house in order" first before its power is expanded. Furthermore, with all pressing issues facing our government today – unemployment, health care, Social Security solvency, deficits, banking instability – it seems like a very bad time to give the SEC more power which will increase unemployment, adversely impact consumers saving for retirement, increase federal spending and destabilize the insurance industry by hurting mid size insurers at the benefit of a few large carriers.

For all these reasons, I strongly urge you to Co-sponsor HR 2733 which is critical to my business. I hope I can count on your support. Thank you for your consideration of this matter.

Regards,

**[YOUR NAME]**