

_____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**

CRITICAL APPEAL: Need to Co-Sponsor HR 2733

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

I am writing you as both a constituent and a small business owner in your district on an issue that is critical to me and my business: the need to pass HR 2733 to overturn former SEC Chairman Chris Cox's Rule 151A. HR 2733 nullifies Securities and Exchange Commission Rule 151A which classifies Fixed Indexed Annuities (FIAs) as securities regulated by the SEC.

This rule will add a tremendous amount of cost, impact my ability to offer this product and result in job losses. Rule 151A will hurt my business and potentially deprive clients of a valuable product. Requiring FIAs and FIA agents to be securities-registered will be disruptive for companies and consumers, the rule will add minimal consumer protection to the existing state insurance regulation.

FIAs are insurance products regulated by state insurance departments since their introduction in 1995. They are very similar to other fixed annuities but they are clearly not securities. FIA owners do not invest in underlying markets and do not own any securities. FIA owners do not lose principal – including previously credited interest - due to market fluctuations. This is the clear difference between FIAs and securities.

At a time when there is securities fraud such as the Madoff scandal, market turmoil, and failed banks and investment banks, it seems a questionable use of government resources for the SEC to meddle with products that have delivered on their promise of protection for consumers and are regulated by the states.

Please Co-sponsor HR 2733 – it is the most critical thing I am following in Congress.

Regards,

**[YOUR NAME
AND PHONE NUMBER]**