

Dear Sirs:

I have been a insurance agent and a registered rep for 19 years. I value my clients and strive to give them the service I promised them. The changes you are proposing may make this very hard to do and leave many middle american and lower income citizens without the needed service they request and need.

I support the new SEC rule 12b-2 which would continue the 25 basis points fee that is used to insure investors receive ongoing service and help, and the SEC's proposed use of the terms "marketing and service fees" and "ongoing sales chards" in place of "12b-1 fees".

If there is only prices set by a broker dealer as I do the math the assets-under-management arrangements cost are more expensive for the people who need the help the most.

People who are trying to save for the future will be left without help from professional advisors. If you are trying to protect the middle and lower market investors from higher cost then the Broker dealers should not be setting the cost. It will hurt the majority of those who whom you are trying to help.

Please keep the 12b-2 fees structure so the majority of the public can be service with the least amount of cost

Thank you,

Kimball R. Doxey, LUTCF
Oxford Financial Group, Inc.