

Ive been an insurance agent w/securities license for over 20 years.
The proposed rule change referenced above will make it unaffordable for me to
continue to serve middle market America due to the reduction of compensation from
the broker dealer.

Please don't allow this to go thru and hurt the people who need professional help the
most.

Clyde P. McFadden CLU

Laura T. McFadden

Physicians Capital