

I would like to comment on the proposed rule change. I've been a registered rep for 17 years.

I am concerned about the part where mutual funds will be permitted to issue a new class of shares which would allow b/d's to set their own sales charge and commission amount.

**I am opposed and strongly object!!!**

I believe in the long run that my clients , who make up low to middle market type investors may be adversely affected. These are people who have generally less than \$200,000 of investable assets. The advice that I provide to them is critically important to them. I'm afraid that if I'm not adequately compensated through the current fee and commission platform, I won't be able to provide this service to the not-so-wealthy investors.

Thanks For Your Consideration.

David C. Janson CLU,ChFC,LUTCF

Registered Representative

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