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Mr. Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549-0609

Re: SEC Point of Sale and Confirmation Disclosure Proposal

Dear Mr. Katz:

As an independent financial advisor, I am proud that I am able to offer the most appropriate investment options and solutions without bias to my clients. I feel that the proposal will hinder me from providing the best solutions to my clients by limiting the investments I will be able to offer to my clients.

Currently there are over 400 individuals that I work with who hold mutual funds. This proposal would mislead investors into thinking that the least expensive investment options are the best for them. Cost is always a consideration however as an independent advisor it is only one of the criteria that goes into choosing the most appropriate program. Other elements of investments are just as important and I think that this proposal will have the client focused on only one element that could adversely affect them in the long run rather than focusing on suitability and the right assets for their specific challenges

I am urging the SEC to re-focus its efforts on incorporating important fee information into the prospectus and in turn, creating a more user-friendly prospectus that would better aid investors in their decision making process.

Sincerely,

Margaret O'Meara