

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

I am an independent financial advisor and I am very concerned that the SEC point of sale disclosure system, as has been proposed, would unintentionally substantially limit the large selection of mutual funds and variable annuities that I currently offer my clients. In addition, the proposal misleads investors into believing that the lowest cost is the most suitable whci is not necessarily the case. We need to encourage investors to weigh all factors of suitability before making a decision.

I would urge 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,

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