From: Ripperda67

Sent: Tuesday, November 14, 2023 12:54 PM

**To:** NASAA Comments

**Subject:** [EXTERNAL]Best Interest Comments

I would add the following language to 1.d (3)a #5 " When a transfer is to a Single Premium Immediate Annuity, that guarantees a greater income then the current investment, it is deemed to be in the best interest of the client"

## Tom Ripperda

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