



April 13, 2010

Teri McNeely
Lowell & Company, Inc.
4021 84th St Suite 100
Lubbock TX 79423

Reference: **FR2010-0323-0265/E**

Org Id :00024913

REVIEW LETTER

1. Living off your CD's? Ladder Annuities for Potentially More Income

Rule: 2210

1 page

Fee: \$100

Total Fee: \$100

Attention: Teri McNeely

The material submitted appears consistent with applicable standards.

Reviewed by,

John F. Cunningham
Supervising Analyst

jrk

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