

Attention: Secretary Donald S. Clark

RE: Revised Proposed Business Opportunity Rule – R511993

Dear Secretary Clark:

My name is Frances Avrett and I am an independent contractor with Primerica Financial Services. I am writing in response to your request for comments regarding the Revised Proposed Business Opportunity Rule.

I would like to begin by thanking you for your thoughtful changes to the proposed rule. I am relieved to know that the Federal Trade Commission did not intend to include legitimate multi-level marketing opportunities, such as my Primerica business, within the scope of the highly restrictive business opportunity rule.

I have been a representative with Primerica for 27 years. Primerica has provided me the opportunity to have my own business and to support my family's needs and dreams. In volatile economic times such as now, legitimate business opportunities, such as Primerica, provide individuals like me with an opportunity to work without fear of losing my job and to increase my income when so many people are taking pay cuts just to stay employed.

Thank you for recognizing that there is a valuable place in our economy for business opportunities that provide people with a legitimate source of income that is based on hard work and individual drives to succeed. Thank you for protecting this vital industry that allows people to work as much or as little as they want and that rewards individuals for their efforts. And, finally, thank you for your willingness to clarify your position on this issue and for your revised rule, which is clearly intended to exclude legitimate businesses like Primerica.

Sincerely,

Frances Avrett