

July 14, 2006

Re: Business Opportunity Rule

Dear Federal Trade Commission:

My name is Julio Bramon. I am a Hispanic representative of Primerica Financial Services and I am licensed to sell insurance and mutual funds. I was a professional engineer in my home country of Peru. When I came to this country in 1991, I could not find work in the engineering field and I was forced to go to work in a factory.

When I was recruited in to Primerica 4 years ago, I was looking for a chance to have a better life for my family. I started out on a part-time basis and it took me 2-3 months to get my insurance license. Two years ago, I took and passed my securities examination. Today, I am a full time plant manager of a glass manufacturer and I work 15 to 20 hours a week for Primerica. My average Primerica earnings are now \$4,000-5,000 per month and I recruit 4-5 people an month. I hope to go full time by the end of the year. Primerica has offered me the chance to go into business for myself and regain my professional status. I have paid off my debt and will have my house paid for in 10 years. My wife has been able to retire and stay home with our children.

I cannot tell you how devastating the new FTC rule will be one for people like me who work full time jobs and have little time to try to pursue a new profession in a new country with a new language. I would not be as close to my dream today if the government required me to print out all this paper to give to people that they will not even understand. If someone had given this big stack of paper to me 4years ago, I would have decided it was a bad idea to come with Primerica and lost the chance to be where I am today.

Please do not do this to hard working people like me that are looking for a second chance.

Thank-you, Julio Bramon