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instruments that are described, and that they are not now subject to the premium tax with one narrow portion of one type of device, and that that which is under the premium tax is not being changed, and everything else which is described as not subject to the premium tax was never subject to the premium tax anyway. So we're not giving them any special break here. Furthermore, under current law, none of these types of instruments are protected by the guarantee fund. So the fact that it's...that they're identified as not being protected by the guarantee fund is not any change in the law. And talking a little bit more about that, because I happen to be one that thinks this guarantee fund should be fairly broad and should protect all consumers who are unsophisticated consumers--and that's kind of a hard line to draw, where you say consumers are sophisticated and where they're unsophisticated, but I think it behooves society to protect the unsophisticated consumer so we don't have to go around examining the contents of medicine or the contents of insurance policies or whatever. But these types of instruments apparently are not sold to individuals, generally. They're sold to corporations. They're mechanisms that are used...

SENATOR CUDABACK: One minute.

SENATOR BEUTLER: ...to protect and guarantee 401 funds, for example. So it's...it has been represented, and it would seem to be correct, that these are not the appropriate clients or citizens who we would need to protect with a guarantee fund. They should be sophisticated, they should have lawyers and accountants and other experts to protect them in their transactions. If they're doing business right, they should be including these kinds of advisors in their dealings on, for example, synthetic guaranteed investment contracts. So altogether, with my limited experience and poor powers of deduction, it seems to me like a really good deal for Nebraska. And notwithstanding Senator Chambers' admonition, in this instance at least, I would...

SENATOR CUDABACK: Time.

SENATOR BEUTLER: ...I would have to say we should appreciate