

Dear Ms. Sweeney:

WHY oh WHY does the NASD seem to enjoy making representatives wallow in paperwork? Please withdraw the proposal to make clients sign yet another disclosure form when they buy annuities...My Broker dealer makes them sign one, and the insurance company makes them sign one...What is the point of a third? It is becoming more and more like signing a mortgage to invest \$10,000 (or less!). I realize there are some "bad guys" out there, and they put a black mark on me, too. However, do you really think another piece of paper will stop them?

PLEASE WITHDRAW THE PROPOSAL!

Thank you.

Joan Halstead, CLU, ChFC,REBC

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