

Dear Ms. Barbara Sweeney:

I am a licensed insurance professional and variable product salesperson. I am writing to you because I support the proposal before the NASD to have a separate document to disclose the costs, surrender charges and other fees associated with Variable Annuities.

I do understand that this might be thought of as duplicating information all ready found in the prospectus. The fact of the matter is that those documents are hardly ever read by a client, nor are they typically understood by the professional selling the product.

Finally, any expense in having a single page, right up front, even inside the prosectus, would be so minute.

Thank you for your time.

Sincerely,

Nathaniel Lawver  
4215 N Gove St  
Tacoma, WA 98407