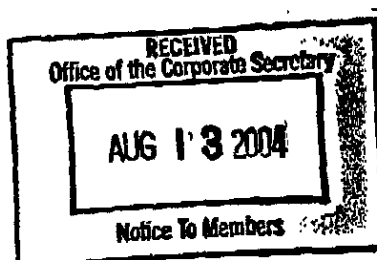


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NEW ENGLAND FINANCIAL™
A MetLife Affiliate



Gloria A. Scala-Vance, LUTCF

FINANCIAL REPRESENTATIVE

Registered Representative
New England Securities

August 3, 2004

Ms. Barbara Z. Sweeney
NASD
Office of the Corporate Secretary
1735 K. Street, NW
Washington D.C. 20006-1500

Dear NASD,

I oppose NASD proposal to impose specific suitability and disclosure requirements on sales of deferred variable annuities.

This is a duplication of paperwork already in existence and is redundant.

I have worked in Florida and Texas selling variable annuities.

Thank you.

Yours truly

Gloria A. Scala-Vance, LUTCF

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