

Dear Ms. Barbara Sweeney:

I am a registered representative with Thrivent Financial for Lutherans and have been registered since 1987. I firmly believe that the proposed NASD Rule on Variable Annuities will impose an additional burden on the conduct of my business which will have no beneficial impact on my clients. I also firmly believe that wrongdoers should be quickly and decisively punished. I do not believe in the philosophy of punishing the many for the sins of the few. Please make the appropriate and wise decision to drop the proposed rules singling out the marketing of variable annuities.

Thank you for your consideration.

Sincerely,

Charles Godfrey
1475 NE 7th St
Grants Pass, OR 97526