

INSURANCE SPECIALISTS

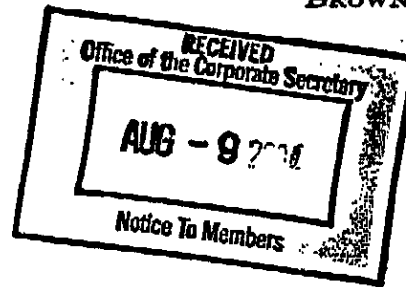
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Barbara Sweeney
NASD Office of the Corporate Securities
1735 K Street NW
Washington, D.C 20006-1500

I am a licensed agent and securities representative. I feel the proposed disclosure and suitability requirements on the sale of variable annuities are unnecessary due to the fact they would only duplicate the information already disclosed in the prospectus and other documents that require a signature.

Please prosecute the criminals, but do not impose additional burdens on the general public or representatives who accurately prescribe variable annuities that match the objectives of their clients.

Thank you for your time and consideration.

Sincerely,

Richard Martin