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Notice To Members

July 30, 2004

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

Ms. Barbara Z. Sweeney,

I understand after a recent meeting of the NASD and SEC that a new suitability form is being proposed for Variable Annuity sales. I am opposed to additional requirements related to more disclosures.

Perhaps what is needed is a simpler, smaller, easier to read prospectus that included the disclosures.

The investing public would be more inclined to read a smaller prospectus with the appropriate disclosures if it were smaller and simpler.

Thanks for your consideration but as for me and much of the public a smaller easier to understand prospectus for Variable products and Mutual Funds would be more desirable.

Sincerely,

Kenneth Theel

Kenneth Theel
President - NAIFA - Emporia