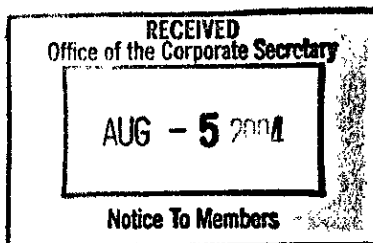




Northwestern Mutual
FINANCIAL NETWORK®



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August 2, 2004

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

Dear Ms Sweeney:

This note is in regard to the proposal to add specific suitability and disclosure requirements on the sale of variable annuities.

Since I market variable annuities along with other financial products, I suspect my views may be seen as not totally objective. Regardless of that, I wanted to share my thoughts regarding this proposal and hope that you will consider them.

As with so many issues, I would ask that you make sure that this proposal isn't just adding more paperwork to an already overloaded system. Is it adding more confusion to an already confusing situation? Will it just add "One more layer of compliance" to a system that already has so much compliance that sometimes it actually stops people from making good decisions?

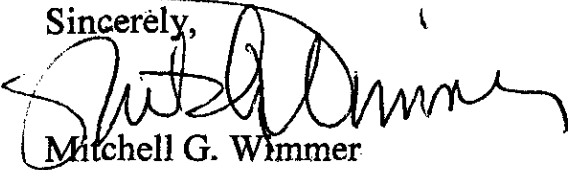
I am definitely for compliance. With all transactions the buyer should be fully aware of the positives and negatives of the product they are purchasing. This is good for everyone. From what I have read this proposal really won't be adding anything new to this area, but just creating additional paperwork to accomplish what good people in the financial sales area are already accomplishing.

Northwestern Mutual Financial Network (NMFN) is the marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company (Northwestern Mutual) and its subsidiaries and affiliates. Agent, The Northwestern Mutual Life Insurance Company (Northwestern Mutual), Milwaukee, WI, life insurance, annuities and disability income insurance. Patrick K. Gores, General Agent. Northwestern Long Term Care Insurance Company (NLTC), Milwaukee, WI, long-term care insurance. NLTC is a subsidiary of Northwestern Mutual. Registered Representative, Northwestern Mutual Investment Services, LLC, (NMIS) (2701 12th Ave SW Ste 2, Fargo, ND 58103 (701-232-7175)), variable life insurance, variable annuities, mutual funds, unit investment trusts and money market funds. NMIS is a wholly-owned company of Northwestern Mutual and is a member of the NASD and SIPC. Northwestern Mutual is not a broker-dealer. There may be instances when this agent represents insurance companies in addition to Northwestern Mutual or NLTC.

Thank you for your help in searching for ways to make our products and the sale of them suitable and fully disclosed to the public. I hope you can work to accomplish this without overload and even more complexity.

Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mitchell G. Wimmer".

Mitchell G. Wimmer

Thanks for your
consideration