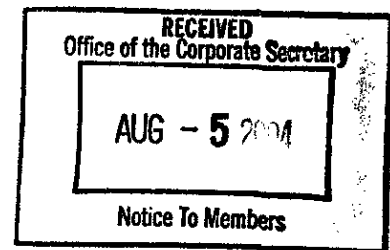




TOM KEENEY INSURANCE AGENCY

**General Agent
ReliaStar Life
Insurance Company**



**Box 867
Sterling, IL 61081**

August 2, 2004

**Office (815) 625-1234
Home (815) 625-3342**

**Barbara Sweeney
NASD
Office of the corporate Secretary
1735 K Street, NW
Washington, DC 20006-1500**

Dear Ms. Sweeney

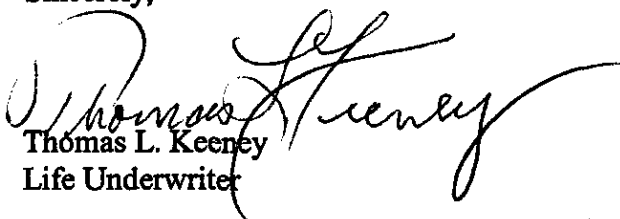
I am a licensed insurance agent (have been over 52 years). "If the wheel isn't broken, don't fix it".

I refer to NASD's proposal to require suitable disclosure on the sale of variable annuities – this in addition to NASD's existing requirements – you are duplicating efforts, and placing additional burden on the shoulders of insurance professional.

If people in our industry engage in misleading sales practices – prosecute them by using the existing rules. The prospectus contains all the data regarding fees, risks and expenses. This has already been reviewed by the SEC. Any further requirement would be a duplication.

Thank you for your help.

Sincerely,


Thomas L. Keeney
Life Underwriter

jc

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