Dear Ms. Barbara Sweeney:

I am a licensed insurance professional and I sell vaiable products.

The NASD's proposal for specific suitability and disclosure on the sale of Variable Annuities (VA's) is both redundant and uneccessary.

I firmly believe that those that engage in misleading sales practices should be aggressively prosecuted. Enforce existing regulations!

Prospectuces already disclose fees, risks, and expenses associated with VA's. The NASD needs to educate the consumer to carefully read the prospectuces they receive. Finally, the proposal appears to be a "solution in search of a problem". The level of sales problems in the VA marketplace in minimal and does not support the claims made by the NASD. I urge the NASD to withdraw the proposed rule.

Sincerely,

Peter Bruckmann, CLU, ChFC
122 Hudson Avenue
Red Bank, NJ 07701