

Dear Ms. Barbara Sweeney:

I am a licensed insurance professional and variable product salesperson. I am writing to you because the redundant disclosure and suitability standards contained in NASD's proposal to impose specific suitability and disclosure requirements on the sale of variable annuities are unnecessary, will provide no meaningful protection to consumers and will impact my business. I urge you to withdraw the proposal. Variable Products are a difficult sale. People are afraid of them since the recent Market decline. By enforcing additional rules as such, less people will buy Variable Products. Unlike its Fixed counterpart Variable products help consumer's keep pace w/ inflation. By adding more warnings will increase the difficulties of sales. This will place more of a dependence on Government Programs for retirement. Something I STRONGLY OPPOSE. I want less Gov't.

I urge NASD withdraw the proposed rule. Thank you for your consideration of my views on this matter.

Sincerely,

Ricahdr C Saccardi CLU Lutcf
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Oberlin, OH 44074