

Dear Ms. Barbara Sweeney:

I have been asked by NAIFA to submit comments on the proposed disclosure requirements concerning the sale of deferred variable annuity products. As an agent with Northwestern Mutual Life insurance company from 1997 through 2003 I sold many clients millions of dollars of variable annuity products. Now as an independent financial planner I continue to offer variable annuity products to clients. The disclosure offered by me and the company I may be representing is considerable. I think it is important to know your client in the process of deciding whether or not a variable annuity product fits a clients financial profile. To continue to indict the industry and the agent selling the product will in all probability kill the market for such product. I'm sure the intent of regulatory authorities is to create an environment where clients and practioners are able to operate freely without undue constraint. I do not object to disclosure. I do object to a wholesale campaign to indict the professionals selling variable annuity products. Respectfully submitted, Al Lopez, CEBS CLU and CFP Board Designee Candidate.

Sincerely,

Al Lopez CEBS
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