Chairman Larry Deiter

On behalf of ACLI, Finseca and NAIFA we believe these reasonable changes would reflect best practices that have emerged in the last few years and eliminate hurdles to licensure while not taking away any of the important standards that are currently in place.

We appreciate your consideration of these changes and would be happy to work with your staff and you to develop a timeline for adoption.

Sincerely,

David Leifer Vice President & Senior Associate General Counsel American Council of Life Insurers

Melissa Bova Vice President, State Affairs Finseca

Roger Moore Policy Director NAIFA

CC: Tim Mullen Greg Welker