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July 14, 2006

Ms. Nancy M. Morris, Secretary
Securities & Exchange Commission
100 F Street, NE
Washington, DC 20549-1090



Re: File #SR-NASD-2004-183, Amendment #2

Ladies and Gentlemen:

I am writing this letter to comment on NASD's proposed 2nd amendment to variable annuity sales and practice NASD Rule 2821.

I have been licensed for two years and try very hard to make sure that my prospects and clients have the proper tools to make informed investment decisions. That is more important to me than making the sale.

My clients select variable annuities over other annuity choices for two reasons.

- First, and most important from the client point of view, variable annuities offer living benefit income guarantees which help to assure clients of a lifetime income regardless of market performance.
- Secondly, variable annuities can provide a minimum death benefit which can be important to some people.

I try to be ethical and do good things for people. I know that there are those who, given the choice, will choose otherwise. I know that the NASD and SEC already have the proper rules and regulations in place to police these representatives. From my perspective, it seems a bit odd to limit customer choices as a means of preventing unethical representative behavior.

I'm assuming that the problem representatives are a smaller percentage of the group. If, in fact, the problem is larger perhaps it is an education issue and the broker/dealers can address this through education initiatives? Isn't it worth taking a moment to be sure that all agents are properly informed prior to implementing what many of us consider to be an extreme approach?

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There is one particular element in the proposal that I find most troubling, that is requiring a certain amount of investment experience for an investor to purchase a variable annuity. Yes, I have limited experience, but it almost seems to me that this kind of approach places the NASD in the role of pre-screening my clients for variable annuity suitability. Is this the intention?

Yes, variable annuity fees are higher than those of mutual funds. Can we put this in a different light for a moment? Regarding consumer purchases in general, isn't it true that people will pay extra for features that are important to them?

Transamerica Financial Advisors, Inc. provides its agents with a checklist of important points relating to variable annuity sales practices which are reviewed with the potential client. These points clearly point out any of the negatives of variable annuities and do a good job of making sure that my clients are making an informed decision.

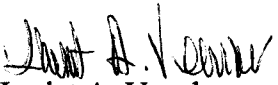
Certainly this is an important decision for the SEC. I sincerely hope that whatever choice is made will serve the greater good.

Thank you for reviewing my comments.

Sincerely,

Sincerely,




Harriet A. Veenker, CERTIFIED RETIREMENT FINANCIAL ADVISOR™
Registered Representative and Investment Advisory Associate

P.S. Thank you for all that you do to support
us in the field.