From: Bill

Sent:Thursday, October 29, 2015 3:26 PMCc:DCBS FormAStandard INS * DCBS

Subject: standard merger

Dear Sirs,

I am a long time, over 25 years, "The Standard" policyholder.

As such, I strenuously OPPOSE the Meiji Yasuda Life Insurance Company merger with the Standard.

This is a Japanese based insurance company and I do NOT trust them to honor their obligations to AMERICAN policy holders.

I believe in several years they will definitely say they are having financial hardships and that they can NO LONGER honor their obligations to their AMERICAN policy holders.

Meiji Yasuda knows this NOW. They know in several years they will be able to declare bankruptcy in a Japanese court and get rid of ALL the debt they will acquire to buy the Standard, an AMERICAN Insurance company!!!! PLEASE STOP IT!!!

Since they are a JAPANESE based company, when they declare bankruptcy to clear all their debt off their books, it will be done in a Japanese court that will obviously allow this JAPANESE COMPANY to avoid and deny their commitment to their LONG TIME AMERICAN policyholders.

At the time it happens, it will be a footnote, 2 lines, in some newspaper but will be the destruction of HUNDREDS of THOUSANDS of AMERICAN'S lives. Who will care?

Will you care?? No, you Will long be gone, retired on YOUR pension and out of office and say " Oh, THAT'S SO SAD ALL THOSE PEOPLE LOST EVERYTHING....so sad!!!!!!!

PLEASE STOP THIS NOW!!!!!!!

YOU have the authority and the POWER to stop it and protect us, the hundreds of thousands of AMERICAN lives that paid "The Standard" to protect us for 30-40 years.

Regards, WDB