



OFFICE OF THE GOVERNOR

**SEP 30 2011**

To the Members of the California State Senate:

Under current law, a salesperson must give written notice before selling insurance to a senior citizen at home. This bill --sponsored by the American Bankers Insurance Company-- would exempt the sale of funeral and burial insurance policies from this advanced notice requirement.

I see no compelling reason to take this protection away from seniors.

I am returning Senate Bill 590 without my signature.

Sincerely,

Edmund G. Brown Jr.

A handwritten signature in black ink that reads "Edmund G. Brown Jr." with a large, stylized flourish extending from the end of the name.