

From: Geoffrey Arnold [mailto:Geoffrey.Arnold@benfinancial.com]

Sent: Tuesday, June 23, 2009 2:20 PM

To: Comments, Public

Subject: Opposing Expansion of Suitability Obligations to Recommendations that do NOT Involve Securities

I am opposed to FINRA casting its regulatory net over financial products that it is not designed to watch over. Please remove the language in your change that imposes your agency's power in areas that are not securities areas.

This proposed change will have enormous impact on people's lives. It will create requirements to qualify for federal licensing to work with products that are now state regulated. It will increase the costs of doing business, and maybe even eliminate some businesses.

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