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After 27 years as a registered rep and a licensed insurance professional, I have come to the conclusion that less federal involvement and the more state involvement in my business, the better for all concerned. I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities. Insurance products are already subject to comprehensive regulation (at the state level). FINRA's expansion could only muddy the water and create more layers of bureaucracy.

This would impose an additional burden, not only to insurance professionals, but to FINRA and broker/dealers who do not have the resources to oversee non-securities transactions. FINRA's authority should not be expanded to include non-securities products and services.

Thank you for considering my views.

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