
From: J.Darlene Tucker [mailto:J.Darlene.Tucker@mwarep.org]
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To: Comments, Public
Subject: FINRA

I am a RR and strongly oppose the expansion of FINRA suitability standards to any non-securities products or strategy. Doing this would put the RR in the position of having to duplicate compliance with insurance and other regulations.

For a fee based advisor this is going to increase costs that will have to be reflected in higher fees to the client while providing the client with no additional value.

It will also create an unlevel playing field where an insurance agent will be able to do business much easier than a RR. This results in a person with less training and expertise being rewarded for not having the securities license, and essentially having more flexibility in conducting business than the more highly equipped RR.

In today's environment, as always, rules and regulations need to make the best trained advisor more readily available to every client. We should not put the well trained advisor further out of reach of the average, middle income family.

Thank you for your consideration,

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