

**From:** [Daniel Forrester](#)  
**To:** [Pubcom@finra.org](mailto:Pubcom@finra.org); [outreach@rickscott.senate.gov](mailto:outreach@rickscott.senate.gov)  
**Subject:** Comment on proposed rule 25-05  
**Date:** Friday, May 2, 2025 11:48:37 AM

---

**WARNING: External Sender!** Exercise caution with links, attachments and requests for login information.

---

Concerning (2) “Investment-related activity” means pertaining to financial assets, including securities, crypto assets, commodities, derivatives (such as futures and swaps), **currency, banking, real estate or insurance.**

The rule is to add additional protections to clients, however, I do not understand how an advisor buying precious metal currency, a 2nd home or life, health, auto and homeowners insurance or opening a checking account at a bank would be a risk to clients. I live in Florida where my homeowners insurance changes every year or two because they keep cancelling me and under this rule I will have to get written approval from my broker dealer to purchase new homeowners insurance?

I believe this is the definition of government agency overreach.

Thank You  
Daniel Forrester