

June 26, 2009

Marcia E. Asquith
Office of the Corporate Secretary
FINRA
1735 K Street
NW
Washington, DC 20006-1506

Re: FINRA Regulatory Notice 09-25

Dear Ms. Asquith,

I have been in the life insurance business for 48 years. My company through my efforts has paid out multi-millions of dollars in death benefits to beneficiaries and millions of dollars in retirement benefits to my policyholders through my career.

Today, it would seem that I spend more time complying with my states comprehensive regulations than the actual sales process.

I strongly oppose expanding the scope of FINRA's suitability rules and obligations to include recommendations that do not involve securities.

Sincerely,

Jack Stanton, CLU

JS/sf