

From: cktilley@brtc.net
Sent: Monday, June 29, 2009 12:30 AM
To: Comments, Public
Subject: FINRA Regulatory notice 09-25

To Whom It May Concern:

I am an insurance professional that is licensed and appointed in the state of Kentucky. I am sending this letter to express my **STRONG** opposition to the expansion of FINRA's suitability obligations when making recommendations that involve non-securities transactions.

Non-Securities transactions are currently out of FINRA's jurisdiction. Furthermore, the products and services that fall into this category cover such a broad spectrum that it would be impossible for FINRA to regulate them efficiently using the resources that they have currently.

I would also like to point out that these products and services are already heavily regulated at the state level and it would be almost impossible to comply with both the state's regulations and FINRA's regulations simultaneously without conflict. These conflicts would add more confusion to the mix, and ultimately result in increased cost to the consumer.

For these reasons I urge you not to expand FINRA's suitability obligations to include recommendations that do not involve securities. Thank you for considering my views on the issue.

Sincerely,

Chris Tilley