

**From:** Charles Day [ceday@shentel.net]  
**Sent:** Tuesday, May 26, 2009 8:09 AM  
**To:** Comments, Public  
**Subject:** Keeping to job at Hand

Please note that I agree with the following:

NAIFA opposes expanding the scope of FINRA's suitability rules and obligations to include recommendations that do not involve securities. FINRA does not have jurisdiction over products and services which are not securities, and its authority should not be expanded to include such products and services. In addition, insurance and other non-securities products are already subject to comprehensive regulation by state regulators, and the application of FINRA rules to these products could result in conflicting regulatory requirements. Finally, policymakers on Capitol Hill, in the Administration, the SEC, and FINRA, as well as private sector stakeholders, are currently debating issues concerning the standard of care which broker/dealers and investment advisors owe to their clients and considering whether such standards should be expanded or changed going forward. It would be inappropriate for FINRA to expand or revise current suitability requirements while this debate is underway, since further broader-scale changes may be made within a matter of months.

Please get to business doing what needs to be done and let insurance and non-securities alone!!!!!!!!!!!!!!!!!!!!!!

Thanks,

Mutual Of Omaha  
Charles E. Day, Jr.  
P. O. Box 279  
New Market, VA 22844-0279  
540-740-4086  
[ceday@shentel.net](mailto:ceday@shentel.net)