

From: Johnson, Ann W. [ajohnson@finsvcs.com]
Sent: Monday, June 29, 2009 3:55 PM
To: Comments, Public
Subject: FINRA, and Regulatory Notice 09-25,

Please pass along my voice in Opposition as to the expansion of suitability obligations, to those recommendations that will involve FINRA, oversight of products, services, and practices which do NOT involve securities. As a licensed Insurance Professional, and Registered Representative I am opposed to the practices which do not suit, nor better a client's position. More importantly, we are currently well regulated by and responsible to our State Regulators, Insurance Departments of the States where we are licensed, and the Companies who license, train, and keep us in compliance in the marketing and sale of their products/services.

States (as Ohio) do a very good job currently in not only supporting, educating the agents, but regulating, controlling, etc., as well!

What WISDOM is there in overlaying a Government Bureaucracy? I see none.

We certainly are in danger of perhaps doing too much, too soon, in lieu of seeing where we need help, and plug the gaps with appropriate help, and regulations which can be adhered to, and which we can monitor ourselves; as we are currently doing with the help of the States and Companies! More Self-Reliance and Accountability, and Less Government/Less Taxes!

Ann W. Johnson, LUTCF, Member of NAIFA. Thank You!!!

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