From: Ray Kojetin [raykojetin@gmail.com]
Sent: Monday, June 29, 2009 11:08 AM
To: Comments, Public
Subject: FINRA

I am a licensed insurance professional and registered representative. I am writing to you because I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities. I have been in this business for 22 years.

FINRA does not have legal authority to regulate fixed products. These products are regulated adequately by the State Insurance Departments.

The application of FINRA rules to these products could result in conflicting and confusing regulatory requirements which will detract from the goal of consumer protection.

For the reasons stated above, 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 this issue.

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