

From: H Keith de Noble [keith@denobleandjones.com]
Sent: Monday, June 29, 2009 2:40 PM
To: Comments, Public
Subject: Regulatory Notice 09-25

Dear Associate:

As a licensed insurance professional and registered representative I am very concerned about and strongly objecting to any expansion of FINRA's suitability obligations pertaining to any products that are not securities.

I actively support the highest ethical standards and sales practices and dutifully report illegal activities to those organizations responsible. FINRA's responsibilities are security related and do not need to be expanded, particularly when they will cause duplicity of responsibility, and increased cost to the professional practitioners when current regulation is more than adequate.

There is considerable ongoing dialogue regarding future changes and regulations concerning insurance and financial services that are yet to be completed. It would be inappropriate and a preemptive waste of time and money 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.

I implore 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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