From: adam.edwards@nmfn.com
Sent: Tuesday, June 23, 2009 11:26 AM
To: Comments, Public
Subject: Against Non-securities suitability regulation for FINRA

I am a licensed insurance professional and registered representative and am writing you because I strongly oppose expanding FINRA's suitability obligations to recommendations that do not involve securities.

While suitability is essential in our industry and there is a need for regulation, FINRA does not have jurisdiction over products and services that are not securities and neither FINRA nor broker/dealers have the resources or product-specific expertise necessary to oversee non-securities transactions. This is not what FINRA was created and designed for and insurance and other non-securities related products are already highly regulated at the state level. Adding another layer or regulation from FINRA on top of the already existing state regulation would be counterproductive and would have a negative impact on consumers by creating an increasingly more confusing and conflicting effect. This effect would in turn prevent consumers from purchasing products and taking the necessary actions that would help them protect and secure their important financial goals.

Please do not expand FINRA's suitability obligations to include recommendations that do not involve securities. Thanks for your consideration on this issue-

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