From: Bob Coode [recoode@smcofinancial.com]

Sent: Thursday, June 25, 2009 12:49 PM

To: Comments, Public

Dear Ms Asquith,

I am a 35 year insurance industry veteran and long time member of NAIFA in Cleveland. We simply do not any additional regulations in our industry as it relates to non securties transactions. We are already subject to comprehensive regulations on a state by state bases and I see nothing but conflicts if FINRA continues down the path that it is going. Please reconsider your position on this topic. Thank you.

P.S. Just a reminder to all our valued clients, we will always extend the courtesy of a free consultation to any family, friend, or business associates who are going through major life transitions (i.e. Retirement, changing jobs, selling a business, or losing a loved one). Please give us a call if we can be of assistance.

Bob Coode, CSA

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