

From: Blair, Debbie [Blair.Debbie@faodv.com]
Sent: Wednesday, June 24, 2009 4:09 PM
To: Comments, Public
Subject: I Oppose Expansion of Suitability Obligations to Recommendations that do NOT Involve Securities

I am a licensed insurance agent. I am writing to you because I **strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities.**

I firmly believe that people who promote unsuitable sales and engage in misleading sales practices should be aggressively prosecuted and subject to meaningful sanctions. However, FINRA does not have jurisdiction over products and services which are not securities, and neither FINRA nor broker/dealers have the resources or product-specific expertise necessary to oversee non-securities transactions. **FINRA's authority should not be expanded to include non-securities products and services.**

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