From: bennetti5@msn.com

Sent: Thursday, June 25, 2009 12:06 PM

To: Comments, Public Subject: Regulatory Notice 09-25

Michael Bennetti 202 Pebble Valley Dr Dover, DE 19904-9462

June 25, 2009

FINRA - Financial Industry Regulatory Authority

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As a licensed insurance agent and registered representative, I am writing to strongly object to the expansion of FINRA's suitability requirments for recommendations that do not involve securities.

While I strongly believe that anyone who promotes inappropriate or unsuitable sales or uses misleading sales practices should be prosecuted and sactioned accordingly, FINRA does not have authority over products and services which are not securities and their authority should not be expanded to oversite of products and services which FINRA does not have expertise in.

Our collective goal is consumer protection and the sale of appropriate suitable products and services. As an agent who takes this responsibility seriously, I ask you to focus on the individuals who are not following the requirments for suitable sales & service, rather than expanding FINRA's oversite and stepping on State Regulators authority of unregistered products.

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.

Sincerely,

Michael Bennetti 302-678-2223