

From: james.freudenberger@axa-advisors.com
[<mailto:james.freudenberger@axa-advisors.com>]
Sent: Tuesday, June 23, 2009 11:05 AM
To: Comments, Public
Subject: Regulatory Notice 09-25

Jim Freudenberger
205 W. 7th Ave
Stillwater, OK 74074-4041

June 23, 2009

FINRA - Financial Industry Regulatory Authority

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

We currently have many compliance and regulatory forms and procedures to follow, when recommending securities to clients and prospects. Please do not make it an additional, unnessacary burden, in requiring these same procedures to be followed for non-security products. I would ask that the enforcement of the current rules and regs be tightened, so that violators would receive proper sanctions and also be set out as an example, so that others would not be tempted to take short cuts, make bad recommendations, commit fraud, etc.

For the reasons stated above, 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,

Jim Freudenberger
405-377-5311