-----Original Message-----From: David Gibson [mailto:davidjgibson@ft.newyorklife.com] Sent: Thursday, June 25, 2009 12:05 PM To: Comments, Public Subject: FINRA Regulatory Notice 09-25

The focus of FINRA should only be on regulations for the sale of securities. It should not be on sales of non-registered products. I am not a registered representative....don't want to be a registered representative. I have sold life insurance for 44 years and functioned well under the insurance regulations of the State of Tennessee. It is unnecessary for non-registered products and sales of non-registered products to be regulated by the FINRA.

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