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Sent: Wednesday, June 24, 2009 9:20 PM

To: Comments, Public

Subject: Expansion of Suitability Obligations

FINRA,

I want to express my opposition to any expansion of suitability obligations in so far as it contains insurance products. I feel than any expansion is unwarranted, does not increase any measure of protection for the consumer and simply adds another layer of bureaucracy and its attended costs on the consumer.

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