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Please reconsider this concept that 09-25 proposes. Just the current paperwork alone intimidates prospective buyers of all products that a financial planner, registered representative, and life and annuity insurance agent. Most already state that they have signed more disclosures and forms than when they bought their house. The state of Pennsylvania and their insurance commissioner are diligent about disclosure of all products sold in the state and are out to protect the people of the state. I cannot imagine any other state that does not do or feel that it is their job. Having FINRA add another layer will only add confusion and once again intimidate consumers from purchasing products that they should or need to purchase. Please drop the idea of the non security products off your proposal.

Kurt

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