From: Thomas H Herlong [mailto:therlong@eaglestrategies.com]
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To: Comments, Public
Subject: Regulatory Notice 09-25

I would like to express my opposition to the proposed FINRA suitability rules. As an agent and registered representative affiliated with New York Life, we are already held to very high compliance regulations and the amount of work that honest persons have to comply with is added each time a small minority breach the trust and suitability of their clients. These are the persons that need to be dealt with.

Products that do not involve securities are already subject to regulatory requirements by the insurance companies and state regulators. It would be inappropriate for FINRA to expand or revise current suitability requirements while the current debate of similar issues is underway in Congress, since further broader-scale changes may be made within a matter of months.

Thank you,
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