From: nancy Hertwig [mailto:nhertwig@ft.newyorklife.com]
Sent: Thursday, June 25, 2009 2:49 PM
To: Comments, Public
Subject: FINRA's Proposed Expansion of Suitability Obligations for Non-Securities Related Products

I want to register my opposition to FINRA's proposal to expand their authority in regards to non-securities related products. This should NOT be an area in which FINRA becomes involved. The non-securities products you propose to scrutinize are already subject to comprehensive regulations by state regulators. Rules FINRA develops could conflict with regulatory requirements. There is already much debate between policymakers on Capital Hill, the SEC, and private stakeholders regarding standards of care owed to clients. It is inappropriate for FINRA to expand or revise current suitability requirements while a debate is underway since it is likely broad-scale changes will be made in the near future.

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