

From: david.hill@sgc-financial.com [<mailto:david.hill@sgc-financial.com>]
Sent: Tuesday, June 23, 2009 10:05 AM
To: Comments, Public
Subject: Regulatory Notice 09-25

David Hill
707 Commons Drive Ste. 101C
Sacramento, CA 95825-6664

June 23, 2009

FINRA - Financial Industry Regulatory Authority

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I am a licensed insurance professional and registered representative. I am writing to you because I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities.

Please, please, reconsider the value of one more encumbering rule, whose intention for regulating morality and ethics, is already well covered by existing FINRA, Insurance, and SEC regulations. The gauntlet of regulation is already obnoxious. Look, we set the rules, and yet nincompoops will still find a way a way to run their scams. More rules, more headache for us who are in business to make a difference for our clients.

For the reasons stated above, I urge you not to expand FINRA's suitability obligations to include recommendations that do not involve securities. Thank you for considering my views on this issue.

Sincerely,

David R. Hill