From: Denise Stirewalt [mailto:vhbennett2@ft.newyorklife.com]
Sent: Friday, June 26, 2009 8:53 PM
To: Comments, Public
Subject: Expansion of Suitability obligations

As a licensed Insurance Professional and Reg Rep in the industry for over 14 years I strongly oppose the action for FINRA to expand the suitability requirements that do not involve securities. It is my opinion that FINRA should focus on the areas of the industry that they have jurisdiction over and allow the states to regulate these products. Doesn't FINRA already have enough to regulate without creating more unnecessary confusion within the industry.

Thank you in advance for taking the time to review my position.

Vicki Hutchens-Bennett LUTCF, CLTC Financial Services Professional New York Life Insurance Company Agent Registered Representative offering securities through NYLIFE Securities LLC (member FINRA/SIPC) 104 Rye Cove Street PO Box 309 Stuart, VA 24171 VA (276) 694-8003 NC (704) 371-8003 Fax (276) 694-8004

Trust in the Lord with all your heart and soul, lean not on your own understanding; in all ways acknowledge him and he will guide your paths. Proverbs 3: 5-6

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