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Sent: Friday, June 26, 2009 10:58 AM
To: Comments, Public
Subject: FINRA Regulatory notice 09-25

I am an insurance agent and registered rep with MassMutual in Omaha ,NE.

I MA NOT SURE WHY FINRA needs to oversee products that are not considered investments. Define what an investment is. If a product, fund ,account, asset , whatever they call it. If it has those characteristics , supervise it .

Then , if a bank, insurance company, broker , manager , trustee builds a program , they know exactly what will expected for reporting and boundaries. Of course some may want to maintain it isn't an investment ,those will be tough calls .

We are very regulated at my level by both the state and national groups. Rogue reps or agents don't last very long because you can't fool too many people very long on small transactions .Large players have assets to create a elaborate schemes to hide what they are doing via complex schemes. They can hide in their complexity.

Not too many people gaming the system sponsor little league teams . They usually don't call attention to themselves . Some of the recent folks in the news who are in the news, become news because they did appear to cheat in public. The system caught them .It warned . it worked , a little late , BUT they were caught .

The large institutions need to be inspected and given clear rules to create commerce on a worldwide basis with a level playing field under a logical rule of law.

I THINK that consumers that have a local rep helping them with their 401 k, mutual funds life insurance purchases are well serviced because I feel I am well regulated and supervised.

When those small monthly premiums and contributions get moved into the bigger pot, usually beyond the parent company, and represent billions of dollars is where the focus needs to be .

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