
From: John Korzec [mailto:jkorzec@ft.newyorklife.com]

Sent: Tuesday, June 23, 2009 3:59 PM

To: Comments, Public

Subject: Reg. notice 09-25

The amount of forms and information required for non-securities related products is already impeding our efforts to properly insure and help clients save for retirement. A regulation like this would be an additional hurdle for clients to help save for retirement and protect their families. Savings and benefits are already at historical lows. Please keep this in mind as you help us streamline the process instead of impeding it. Sincerely,

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