
From: Roger Miles [mailto:rogermiles@nts-online.net]

Sent: Thursday, June 25, 2009 5:27 PM

To: Comments, Public

Subject:

Dear Ms. Asquith, I am a member of NAIFA. I have been in the insurance business for 45 years and I have sold both securities and non-security products. I strongly oppose expanding the scope of FINR's suitability rules and obligations to include recommendations that do not include securities. Having focused on fixed insurance products for many years, I'm aware that insurance and other non-securities products are already subject to regulation by "State Regulators", adding FINA regulatory requirements is massive over kill. It would be best if the SEC, FINA and the policymakers on Capitol Hill didn't reverse the current suitability requirements already set up by State Regulators.

Please leave it to the State Regulators concerning suitability rules for fixed products.

Respectfully,

Roger Miles

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