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To: Comments, Public
Subject: Regulatory Notice 09-25

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June 23, 2009

FINRA - Financial Industry Regulatory Authority

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As a 46 year agent in the life insurance business and former registered representative (Series 1) I have seen changes in regulations both on national and state levels, but this regulation is not needed. Those in the business who do not sell to the needs with careful consideration regarding the individuals total financial picture need to be punished.

Sincerely,

Owen Miller