From: Mike Nitchen [mailto:m.nitchen@cox.net] Sent: Tuesday, June 23, 2009 6:06 PM To: Comments, Public Subject: Regulatory Notice 09-25

As a Health and Life Insurance advisor and member of NAIFA, I strongly object to the recommendation of FINRA's suitability obligations to include non-security product.

I ask you to please reconsider your position on this matter.

Thank you,

Mike Nitchen, LUTCF, CLTC, FSS