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**From:** OBrien, Marty [mailto:OBrien.Marty@principal.com]

**Sent:** Friday, June 26, 2009 2:52 PM

**To:** Comments, Public

**Subject:** Opposition to expanding Finra's suitability jurisdiction to non securities products

To Whom It May Concern:

I am writing this email to oppose expanding Finra's suitability enforcement responsibilities to include non securities products. Finra does not have the resources to oversee non securities products at this time. It would also add a burden to broker dealers which do not have the resources to maintain proper training in products that they do not now sell. It is not a good idea to make this expansion at a time when there is a debate going on to determine what Finra should be overseeing. Once that is resolved the expansion may be a moot point. Many non securities products are already regulated by the States.

I am a licensed Insurance professional and a registered securities representative.

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