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Sent: Wednesday, June 24, 2009 10:36 AM

To: Comments, Public

Subject: FINRA Regulatory Notice 09-25

As a licensed insurance professional and registered representative, I strongly oppose expanding FINRA's suitability obligations to recommendations that do not involve securities.

I believe that people who promote unsuitable sales and engage in misleading sales practices should be prosecuted and subject to sanctions. FINRA does not have jurisdiction over products and services which are not securities, and I do not believe that FINRA has the expertise necessary to oversee non-securities transactions. FINRA's authority should not be expanded to include non-securities products and services.

I urge you not to expand FINRA's suitability obligations to include recommendations that do not involve securities

Thank you.

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