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**From:** Ray Quint [mailto:rquint@fdg.net]  
**Sent:** Thursday, June 25, 2009 10:47 AM  
**To:** Comments, Public  
**Subject:** FINRA's Regulatory notice 09-25

I am a licensed insurance professional and registered representative writing you as I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities.

Insurance and non-securities products are already regulated at a state level through the state insurance department and other state regulators. I firmly believe that people promoting unsuitable sales and those engaged in misleading sales practices should be prosecuted and sanctioned, but allow the state insurance department handle the non-securities products as they have a better understanding of the reqmts. for their individual state as they are not all the same.

FINRA nor the broker/dealer have the resources or product specific expertise necessary to oversee non-security transactions and FINRA should not be expanded to include non-security products and services.

If application of FINRA is applied to these products it could result in conflicting regulatory requirements. Let the state insurance department do their job and require agents to belong to professional associations and maintain professional designations such as LUTCF, CLU, CHFC and there would not be a need for further regulations.

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

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