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**From:** terry [mailto:terry.anderson@oasecurities.com]  
**Sent:** Wednesday, June 24, 2009 11:16 AM  
**To:** Comments, Public  
**Subject:** Fw: FINRA Regulatory Notice 09-25

----- Original Message -----

**From:** [Janice](#)  
**To:** [terry](#)  
**Sent:** Wednesday, June 24, 2009 9:01 AM  
**Subject:** Re: FINRA Regulatory Notice 09-25

I have been in the Life Insurance Business for over 36 years. I am still full-time active in my profession. I have held a Securities License since 1973 and continue to help my clients with meeting their financial goals.

I cannot understand why FINRA needs to create another layer of suitability rules and obligations to all my recommendations of non-securities products. The log and suitability questions/answers that I maintain for my clients seems more than adequate. If you want to regulate someone go look at Congress! They were the ones that succumbed to lobbying pressures from the banking industry to pass the banking deregulation laws in 1999!

As I look about my office at the various compliance bulletins, folders that I maintain with incoming and outgoing communication's, Client funds log, Mutual Funds/ Variable Annuities exchange tickets and Investment Advisor quarterly reports to my Broker/Dealer. The list goes on. It's getting harder to find time to make a living helping clients. It seems that more of my time is going to administrative duties and increased overhead expenses. As I listen to my small business owners lament about the erosion of their profits because of taxation and regulation of their particular industry one could get quite depressed!

FINRA should not involve itself in non-securities activity. I respectfully disagree and thank you for letting me share my views.

Sincerely,  
Terry Anderson, CLU

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