
From: Robin Brown [mailto:robin.brown.c290@statefarm.com]

Sent: Thursday, June 25, 2009 3:59 PM

To: Comments, Public

Subject: I oppose the Expansion of Suitability Obligations...

Gentlemen,

I am an insurance and financial services advisor. I am adamantly opposed to expansion of suitability obligations to recommendations that do not involve security products.

I believe that FINRA does NOT have jurisdiction over insurance products and services. Insurance products are regulated and safeguarded by the individual states. Adding additional requirements beyond these, is nothing but a waste of the consumer and my time and interest.

More regulations, more lawsuits, higher increased cost to the consumer.

Allow our states to regulate and guide suitability of insurance products. FINRA regulations, which I adhere too in my role, take a lot of time. Please don't burden us with more red-tape.

Robin Brown,
State Farm Insurance Agent