
From: Larry Clayton [mailto:lclayton@cfhfinancial.com]

Sent: Wednesday, June 24, 2009 9:53 AM

To: Comments, Public

Subject: Suitability on non-security insurance products.

Gentlemen:

I received notice my professional association concerning FINRA placing suitability requirements on non-security products. I strongly oppose such requirements.

I truly believe that we do not need any additional federal regulations or FINRA requirements concerning suitability.

Respectfully,

Larry C. Clayton, CLU, ChFC, AEP

Larry C. Clayton, CLU, ChFC, AEP

CFH Financial Services, Inc.

5050 Poplar, Suite 1204, Memphis, TN 38157

901.761.1490

Securities and Investment Advisory Services offered through
Capital Analysts Incorporated: Member FINRA/SIPC