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Sent: Monday, June 22, 2009 12:32 PM
To: Comments, Public
Cc: Maxwell A. (Max) Coulliette CFP CLU ChFC
Subject: Notice 09-25

RE . Regulatory Notice 09-25

Suitability and “Know Your Customer”

Proposed Consolidated FINRA Rules Governing Suitability and Know-Your-Customer Obligation

I believe there should be more scrutiny of Indexed annuity and Indexed life sales. I have seen these products sold as investments by non RR's making it sound like you would get participation in the market with none of the down side risk and no cost for this benefit. I have also seen them sold to a 79 year old who had no idea there was a CDSC of 10 plus years. Some indexed annuities are structured to benefit the client but some just pay high commissions to the producer.

No matter what the insurance companies do these products when sold without supervision by non RR producers will present suitability problems.

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