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Sent: Wednesday, June 24, 2009 10:52 AM

To: Comments, Public

Subject: FINRA Regulatory notice 09-25

I have been in the life insurance industry for 25 years with Western-Southern Financial Group, and am also a registered rep. It is the intention of this letter to let you know that I strongly object to expanding FINRA's suitability obligations to products that do not involve securities.

Our products are regulated at the state level, through the efforts of state insurance departments and other state regulators. They have done a great job over the years in protecting consumers from being misled about the products that are offered, and the application of FINRA rules would only add to the confusion of monitoring and enforcing those rules already in place. I believe that those agents who promote unsuitable sales and engage in misleading sales practices should be aggressively prosecuted and subject to meaningful sanctions. FINRA's authority should NOT be expanded to include non-securities products and services.

Due to the fact that much debate is currently going on concerning the standard of care which broker/dealers and investment advisors owe to their clients, it would be inappropriate for FINRA to expand or revise current suitability requirements until these discussions are complete.

Again, I urge you not to expand FINRA's suitability obligations to include recommendations that do not involve securities. Thanks for considering my views on this issue, and feel free to contact me regarding this matter.

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