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To: Comments, Public

Subject: FINRA Regulatory notice 09-25

Dear FINRA - If you need to regulate the registered reps, here's the way to do it and not crush the reps who do a good job. If you have ever received a prospectus for a fund or investment then you know its not the most customer friendly piece.. In it's most simple terms, the job of a registered rep/ stock broker/insurance agent/ financial advisor is to decipher what's in the prospectus/policy, explain what's in it to the client, and with that information sit down with the client and determine if the fund/investment/policy is in the client's best interest. So if you want to regulate something, then it would seem that the best place to start is with the prospectus/policy so that if the agent/registered rep/financial advisor doesn't relay all the appropriate information then the prospectus should be customer friendly enough to do so. Maybe there should be a follow-up phone call from the fund company/insurance company or even a video tape. Lets keep things simple - An entire industry exists (broker dealers) because the information in the policy/prospectus hasn't been relayed in an understandable way to the customer. Tom Dunn