
From: Falke, Carol [mailto:cfalke@finsvcs.com]
Sent: Friday, June 26, 2009 3:56 PM
To: Comments, Public
Subject: FINRA regulatory notice 9-25

Dear FINRA officials:

As a registered rep and a licensed life, health, and disability insurance professional, I want you to know that I strongly object to extending the FINRA suitability umbrella to cover financial transactions that do not involve securities.

Rest assured that I certainly believe that persons who promote and recommend unsuitable sales, and use misleading and fraudulent sales practices should be prosecuted and sanctioned strongly and meaningfully. But non-securities transactions and insurance products details are beyond the expertise and resources of FINRA and broker/dealers.

In addition Insurance products are already highly regulated by the states, and further regulation by FINRA could very likely result in conflicting regulations and compounded paper work.

I could go on, but I won't waste your time. I urge you NOT to expand FINRA's suitability obligations to include recommendations not involving securities.

Thank you for considering my views on this issue.

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