From: Riekse Jr., Tom [mailto:Tom.RiekseJr@LTCIPartners.com]
Sent: Wednesday, June 24, 2009 10:27 AM
To: Comments, Public
Subject: FINRA Regulatory notice 09-25

Hello, I am a principal at an organization that provides support for national and regional B/D's and registered reps. I'm concerned about expanding FINRA's suitability obligations to recommendations that **don't** involve securities.

Specifically, our firm provides a service to insurance licensed and credentialed registered reps when they are working on long-term care planning for their clients. Our firm works with several long-term care insurance carriers, and we work with reps in finding the best fit for a consumers long-term care needs by looking at the health history, the cost of care in an area, and the financial characteristics of the client.

Our careful vetting process means that we are recommending reps use products that are in the client's best interest, based on premium and underwriting consideration. In most states long-term care insurance licensed producers are subject to specialized CE training that discusses suitability and other issues – often in an 8 hour classroom setting.

Our country is facing an historic health care and fiscal crisis. My fear is that consumers who want to purchase long-term care insurance to help pay for the cost of care from conditions such as Alzheimer's and relieve the strain on our public health care system (not to mention depleting their retirement savings) will not be able to get advice from a trusted registered rep because of the additional compliance burdens.

Please don't expand FINRA's suitably obligations to include recommendations that don't involve securities. Thank you.

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