

**From:** Kendall Schlake [mailto:Kendall.Schlake@fbfs.com]  
**Sent:** Tuesday, June 23, 2009 12:19 PM  
**To:** Comments, Public  
**Subject:** Expanding FINRA Suitability Obligations

Dear Sirs,

I am a licensed multi-line insurance agent and Registered Rep. from a small town in Nebraska and have been so for over 20 years. I am writing to strongly oppose the expansion of suitability regulations to areas that do not involve securities.

To be brief, I currently do suitability requirements for my clients as instructed by FINRA. To expand those areas to non-security related products would be doubling up the regulation as those areas are already monitored by state agencies and are not areas FINRA has expertise.

Finally, being in business in a small town, I handle the complete package of insurance affairs for my clients due to our location. If my recommendations are not appropriate, I have to live with it because I live where my clients live and work. Excessive regulation will not increase the degree at which I scrutinize every recommendation I make for my clients.

Sincerely,

Kendall Schlake, LUTCF  
Career Agent  
Farm Bureau Financial Services

Registered Representative/  
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