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**From:** Spangler, Matthew [mailto:mspangler@jhnetwork.com]  
**Sent:** Tuesday, June 23, 2009 3:13 PM  
**To:** Comments, Public  
**Subject:** FINRA Regulatory notice 09-25

I am a licensed insurance agent and registered representative. From what I've been reading about the new proposed Regulatory notice 09-25 it appears you are going outside your jurisdiction. I strongly oppose this proposal. Insurance and other non-securities products are already subject to comprehensive regulation by state regulators, and the application of FINRA rules to these products could result in conflicting regulatory requirements.

Bottom I believe in protecting the consumer and setting up regulations that help do that. People need to our help for proper insurance and investment planning. I believe there can come a point where the regulations hinder rather than help and I believe we are close to that point. Please do not allow this regulatory notice to be implemented.

Matthew Spangler  
Registered Representative

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Insurance products offered through John Hancock Life Insurance Company, Boston, MA 02117.  
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