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Lee Staniar
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June 23, 2009

FINRA - Financial Industry Regulatory Authority

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I strongly oppose the expansion of suitability requirements to products that are not securities. Finra has neither the authority nor the expertise to fulfill this function. Further, it would be a duplication of the job already being done by state insurance departments. I have over 40 years experience providing needs based solutions to my clients financial situations. As a CLU and ChFC I support aggressive enforcement of current regulations and appropriate sanctions against those who make unsuitable recommendations, but an unwarranted and unnecessary expansion of Finra's authority is not in the publics best interest.

Sincerely,

Lee C Staniar CLU, ChFC
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